

# Starter 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

Extras health insurance best suited to fit and healthy singles and couples. Value for money Extras cover with grouped benefits meaning you choose where to spend your limits across services like optical, physio, chiro, vitamins, massage, acupuncture, mental health support and more (sub-limits apply).



\* 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	2 months	<p>Set item benefits depending on item number. Benefits for some of the common General Dental Services are:</p> <table border="1"> <thead> <tr> <th>Service &amp; Item Number</th> <th>Provider of Choice</th> <th>General Dentist</th> </tr> </thead> <tbody> <tr> <td>Periodic Oral Exam 012</td> <td rowspan="6">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 &amp; 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>\$125.00</td> <td>\$125.00</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	\$125.00	\$125.00	Filling 533	\$86.00	\$86.00	<p>Single Policy \$400 combined limit for General and Major Dental</p> <p>or</p> <p>Couple/Family Policy \$800 combined limit for General and Major Dental</p>	<p>Service limits per member per calendar year may apply.</p> <p>Some common limits include: 151- 1 service; 012- 2 services; 114, 121- 4 services; 022- 4 services per day, up to 8 services.</p>
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<p>Treatments include: Diagnostic &amp; Preventive Fillings Extractions</p>	<p>Major Dental</p> <p>Treatments include: Periodontics Endodontics</p>	<p>12 months</p> <p>Set item benefits depending on item number. Benefits for some of the common Major Dental Services are:</p> <table border="1"> <thead> <tr> <th>Service &amp; Item Number</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>Root canal treatment – one canal 417</td> <td>\$122.00</td> </tr> </tbody> </table>	Service & Item Number	Benefit	Root canal treatment – one canal 417	\$122.00	<p>Service limits per member per calendar year may apply.</p>																	
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Dental Item Numbers	<p>General Dental</p> <p>Major Dental</p>	<p>Diagnostic services, Preventive, Prophylactic and Bleaching services (items 011-014, 018-171), 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).</p> <p>Periodontics (items 223-239, 242-247) and Endodontics (items 411-421).</p>																						

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Service		Waiting Period	Item Limit (per service)		Annual Group Limit	Additional Information
Other Therapies	Physiotherapy	2 months	\$5 per group service or \$25 per individual service		\$400 per member	Two chiropractic X-rays per member per calendar year.
	Exercise Physiology		\$5 per group service or \$25 per individual service			
	Chiropractic		\$25 per individual service			
	Chiropractic X-ray		\$35 per X-ray			
	Osteopathic		\$25 per individual service			
	Remedial Massage & Myotherapy (Initial /Subsequent)	12 months for surgical treatment by a Podiatrist	\$25/\$15 per individual service			Benefits are payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).
	Acupuncture & Chinese Herbalism (Initial /Subsequent)		\$25/\$15 per individual service			
	Dietetics & Nutrition		\$5 per group service or \$20 per individual service			
	Podiatry (Initial /Subsequent) Surgical Treatment		\$25/\$15 per individual service 100%			
	Clinical Psychology		\$20 per group service or \$20 per individual service			
Service		Waiting Period	Item Limit	Sub-limit		
Optical	Frames		100%		\$180 per member at External Optical Providers	Prescription only. No benefit towards tinting, coating or add-ons. Benefits also apply for Irlen lenses or repairs.
	Single Vision Lenses					
	Bifocal Lenses					
	Multifocal Lenses					
	Contact Lenses					
Health Management	Fitness Centre	2 months	100%		\$75	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					
Preventative Health	Preventative Health Checks		100%		\$60	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	100%		\$80	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	100%		\$20	Only claimable at Westfund Eye Care Centres.
		Optical Digital Centration	100%		\$100 lifetime limit	
	Hypnotherapy		100%		\$100 lifetime limit	

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Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
Sunglasses	2 months	100%	\$50 per member	Must be purchased through a Westfund Care Centre, Westfund Eye Care or through Westfund's online sunglasses store, The Collection.

## 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: <ul style="list-style-type: none"> <li>- Inter-hospital transfers between public hospitals</li> <li>- Member requested ambulance transport e.g. to be closer to home/family.</li> </ul>

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