

Private Health Information Statement - General treatment policy

Starter Extras (Disability Dependants)

Westfund Limited

<http://www.westfund.com.au>

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1300 937 838

Monthly Premium

\$98.63 #

(before any rebate or insurer discount)

Covers two adults & dependants, including persons with a disability* (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability.

* Participants in the National Disability Insurance Scheme (NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

General Treatment Cover

By using this health insurer's "preferred providers" you will have lower out-of-pocket costs on Dental and Optical and have access to more "no gap" services. A list of "preferred providers" is available from the health insurer. See <https://www.westfund.com.au/find-a-provider/>.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Access our Provider of Choice network – dental providers nationwide who work with us to help lower or eliminate out-of-pocket costs on selected preventative treatments

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$800 per policy (combined limit for general dental & endodontic)	Periodic oral examination - \$28.00 Scale & clean - \$61.00 Fluoride treatment - \$24.00 Surgical tooth extraction - \$125.00
Endodontic	12		Filling of one root canal - \$122.00
Optical	2	\$400 per person (combined limit for optical, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, audiology, chinese medicine, dietetics/dietary advice, exercise physiology, health management / healthy lifestyle, osteopathy & other services - Sub-limits apply)	Single vision lenses & frames - \$180.00 Multi-focal lenses & frames - \$180.00
Physiotherapy	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Chiropractic	2		Initial visit - \$25.00 Subsequent visit - \$25.00
Podiatry	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Psychology	2		Initial visit - \$20.00 Subsequent visit - \$20.00
Acupuncture	2		Initial visit - \$25.00 Subsequent visit - \$15.00
Remedial massage	2		Initial visit - \$25.00 Subsequent visit - \$15.00
Audiology	2		Initial visit - \$80.00 Subsequent visit - \$80.00
Chinese medicine	2		Initial visit - \$25.00 Subsequent visit - \$15.00
Dietetics/dietary advice	2		Initial visit - \$20.00 Subsequent visit - \$20.00

Exercise physiology	2	Initial visit - \$25.00 Subsequent visit - \$25.00
Health management / Healthy lifestyle	2	Health management - \$75.00
Osteopathy	2	Initial visit - \$25.00 Subsequent visit - \$25.00

This policy **X does not include** General treatment (Extras) cover for

X Blood glucose monitors	X Major dental	X Orthodontic
X Hearing aids	X Non PBS pharmaceuticals	X Other treatments - check with your insurer

Other features of this general treatment cover

Additional benefits included in this policy are Sunglasses purchased through a Westfund Care Centre or through Westfund's online sunglasses store, The Collection. Please contact Westfund for details or visit www.westfund.com.au/help/ for additional claiming information.

For further information about this policy see

<https://www.westfund.com.au/dl/summaries/starter-extras.pdf>

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: transport with a waiting period of 2 months, limited to \$5,000 per person per year.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Cover for the unexpected. Feel assured with Australia-wide ambulance cover for emergency and non-emergency transportation (up to available limits). This product provides coverage for transport by a Westfund recognised Ambulance service provider in Australia either by covering the cost of state government levies or by covering the ambulance account. Recognised Ambulance service providers include: NSW Ambulance, Ambulance Victoria, Queensland Ambulance Service, ACT Ambulance Service, SA Ambulance Service, Ambulance Tasmania, St John Ambulance NT, St John Ambulance WA, St John Ambulance Norfolk Island and NSW Government local service providers.

For further information about this policy see

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Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.