

Private Health Information Statement - General treatment policy

High Extras Over 50s (Dependants under 25)

Westfund Limited

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

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1300 937 838

Monthly Premium

\$149.33[#]

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Tasmania

[#] 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 and other dependants up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant in this age range.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Our Provider of Choice Network is a group of dental, physiotherapy and optical providers who are committed to providing exceptional treatment to our members while lowering or eliminating out-of-pocket costs for Extras services on selected preventative dental, physiotherapy and optical treatments.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|-------------------------|-------------------------|---|--|
| General dental* | 2 | \$1,600 per person (combined limit for general dental, major dental & endodontic) | Periodic oral examination - \$31.50 Scale & clean - \$69.00 Fluoride treatment - \$22.00 Surgical tooth extraction - \$145.00 |
| Major dental | 12 | | Full crown veneered - \$850.00 |
| Endodontic | 12 | | Filling of one root canal - \$140.00 |
| Optical* | 2 | \$250 per person | Single vision lenses & frames - \$250.00 Multi-focal lenses & frames - \$250.00 |
| Non PBS pharmaceuticals | 2 | \$500 per person (combined limit for non pbs pharmaceuticals, audiology, health management / healthy lifestyle, vaccinations & other services - Sub-limits apply) | Per eligible prescription - \$50.00 |
| Physiotherapy* | 2 | \$600 per person (combined limit for physiotherapy, chiropractic, exercise physiology & osteopathy) | Initial visit - \$42.00 Subsequent visit - \$42.00 |
| Chiropractic | 2 | | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Podiatry | 2 | \$400 per person (combined limit for podiatry, psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, eye therapy (orthoptics), home nursing, occupational therapy, speech therapy & other services) | Initial visit - \$34.00 Subsequent visit - \$34.00 |
| Psychology | 2 | | Initial visit - \$50.00 Subsequent visit - \$50.00 |
| Acupuncture | 2 | | Initial visit - \$25.00 Subsequent visit - \$25.00 |
| Remedial massage | 2 | | Initial visit - \$25.00 Subsequent visit - \$25.00 |
| Hearing aids | 36 | \$1,400 per person 1 service(s) every 3 years (combined limit for hearing aids & other services) | Hearing aid - \$1,400.00 |
| Blood glucose monitors | 12 | \$100 per person | Per monitor - \$100.00 |

| | | | |
|---------------------------------------|----|--|---|
| Audiology | 2 | Combined limit - see Non PBS pharmaceuticals | Initial visit - \$80.00 Subsequent visit - \$80.00 |
| Chinese medicine | 2 | Combined limit - see Podiatry | Initial visit - \$25.00 Subsequent visit - \$25.00 |
| Dietetics/dietary advice | 2 | Combined limit - see Podiatry | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see Podiatry | Initial visit - \$25.00 Subsequent visit - \$25.00 |
| Health management / Healthy lifestyle | 2 | Combined limit - see Non PBS pharmaceuticals | Health management - \$100.00 |
| Home nursing | 2 | Combined limit - see Podiatry | Initial visit - \$48.00 Subsequent visit - \$48.00 |
| Occupational therapy | 2 | Combined limit - see Podiatry | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Orthotics (podiatric orthoses) | 12 | \$200 per person (combined limit for orthotics (podiatric orthoses) & other services) | Orthotics supply & fit - \$200.00 |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Speech therapy | 2 | Combined limit - see Podiatry | Initial visit - \$48.00 Subsequent visit - \$36.00 |
| Vaccinations | 2 | Combined limit - see Non PBS pharmaceuticals | Per service - \$50.00 |

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

| | |
|----------------------|---|
| X Orthodontic | X Other treatments - check with your insurer |
|----------------------|---|

Other features of this general treatment cover

Additional benefits included in this policy are Health Aids & Appliances (e.g. Devices for Sleep Apnoea and Diagnosed Snoring, Respiratory Aids, Blood Pressure Monitors), Outpatient Travel and Sunglasses from Westfund Care Centres. 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/high-extras-over-50s.pdf>

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover

Permanent Tasmania residents are covered for emergency pre-hospital ambulance treatment and transport in Tasmania, residents must purchase cover for non-emergency ambulance transport or emergency transport in another state. This product provides coverage for emergency and non-emergency 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

PrivateHealth.gov.au

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insurer.