Private Health Information Statement - General treatment policy

| Starter Extras | | | | |
|---|---|---|--|--|
| Westfund Limited http://www.westfund.com.au enquiries@westfund.com.au 1300 937 838 | Monthly Premium \$57.59 [#] (before any rebate or insurer discount) | Covers 2 adults (and no-one else) Available in Western Australia | | |

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.

General Treatment Cover

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

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 and physiotherapy 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 and physiotherapy 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 - \$25.00 Subsequent visit - \$15.00 |
| 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 |

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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 Western Australia 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.