

## Private Health Information Statement - Combined policy

### Silver Plus Family 750 Hospital

#### Westfund Limited

<http://www.westfund.com.au>  
[enquiries@westfund.com.au](mailto:enquiries@westfund.com.au)  
 1300 937 838

#### Monthly Premium

**\$514.88<sup>#</sup>**

(before any rebate, loading or discount)

Covers only one person  
 Available in Victoria

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

#### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

#### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

#### ✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

|   |  |   |
|---|--|---|
| ✓ Assisted reproductive services                          | ✓ Eye (not cataracts)                      | ✓ Pain management   |
| ✓ Back, neck and spine                                    | ✓ Gastrointestinal endoscopy               | ✓ Palliative care   |
| ✓ Blood   | ✓ Gynaecology                              | ✓ Plastic and reconstructive surgery (medically necessary)                          |
| ✓ Bone, joint and muscle                                  | ✓ Heart and vascular system                | ✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits) |
| ✓ Brain and nervous system                                | ✓ Hernia and appendix                      | ✓ Pregnancy and birth   |
| ✓ Breast surgery (medically necessary)                    | ✓ Implantation of hearing devices          | ✓ Rehabilitation  |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Joint reconstructions                    | ✓ Skin  |
| ✓ Dental surgery  | ✓ Kidney and bladder                       | ✓ Sleep studies   |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Lung and chest                           | ✓ Tonsils, adenoids and grommets  |
| ✓ Digestive system  | ✓ Male reproductive system                 | R Hospital psychiatric services   |
| ✓ Ear, nose and throat                                    | ✓ Miscarriage and termination of pregnancy |   |

This policy ✗ does not include cover for

|                                       |                      |                               |
|---------------------------------------|----------------------|-------------------------------|
| ✗ Cataracts                           | ✗ Insulin pumps      | ✗ Pain management with device |
| ✗ Dialysis for chronic kidney failure | ✗ Joint replacements | ✗ Weight loss surgery         |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer - <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

[The following payments may also apply for hospital admissions](#)

**Excess:** You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$750 per policy per year.

Excess payments do not apply to hospital admissions for accidents.

**Co-payments:** No co-payments

[The following waiting periods for hospital admissions apply to new or upgrading members](#)

**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

[Gap Cover](#)

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

[Other features of this hospital cover](#)

Travel & Accommodation benefits for inpatient hospitalisations. Access to health and wellbeing programs to provide rehabilitation and hospital care from home as well as management of chronic conditions (mental health, cancer support, weight management).

**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 <https://www.westfund.com.au/find-a-provider/>.

This policy  includes General treatment (Extras) cover for

| <i>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</i> |                         |   |   |
|---|-------------------------|---|---|
| Treatment   | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)  | Examples of maximum benefits  |
| General dental*   | 2                       | \$800 per policy<br>(combined limit for general dental, major dental & endodontic)  | Periodic oral examination - 60% of charge<br>Scale & clean - 60% of charge<br>Fluoride treatment - 60% of charge<br>Surgical tooth extraction - 60% of charge |
| Major dental  | 12                      |   | Full crown veneered - 60% of charge   |
| Endodontic  | 1                       |   | Filling of one root canal - 60% of charge   |
| Optical   | 2                       | \$200 per policy  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge  |
| Non PBS pharmaceuticals   | 2                       | \$500 per policy<br>(combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, audiology, ante-natal/post-natal classes, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), health management / healthy lifestyle, home nursing, occupational therapy, osteopathy, speech therapy, vaccinations & other services) | Per eligible prescription - \$50.00   |
| Physiotherapy   | 2                       |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Chiropractic  | 2                       |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Podiatry  | 2                       |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Psychology  | 2                       |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
|   |                         |   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |

|                                       |    |   |
|---------------------------------------|----|---|
| Acupuncture                           | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Remedial massage                      | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Audiology                             | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Ante-natal/Post-natal classes         | 12 | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Chinese medicine                      | 0  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Dietetics/dietary advice              | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Exercise physiology                   | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Eye therapy (orthoptics)              | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 2  | Health management - 60% of charge                                 |
| Home nursing                          | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Occupational therapy                  | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Osteopathy                            | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Speech therapy                        | 2  | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge |
| Vaccinations                          | 2  | Per service - 60% of charge                                       |

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

|                                 |   |
|---------------------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Orthodontic                                |
| <b>X</b> Hearing aids           | <b>X</b> Other treatments - check with your insurer |

### Other features of this general treatment cover

Additional benefits included in this policy are Counselling, 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/](http://www.westfund.com.au/help/) for additional claiming information.

### Ambulance cover

In Victoria 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.

### Disclaimer

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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