

comprehensive hospital and extras cover



central west
health cover

Comprehensive Hospital and Extras Cover

Following is a very brief summary of our Comprehensive Hospital and Extras Cover. A more detailed summary, including benefit limitations and exclusions is outlined in the Central West Membership Guide which is available from our website – it's important that you read this Guide before deciding if Comprehensive Hospital and Extras cover is right for you.

Comprehensive Hospital

Comprehensive Hospital cover allows you to have a say about which Medical Practitioner or Specialist treats you and enables you to choose a convenient time for your treatment.

This cover provides benefits for 100% of the cost of private or shared room accommodation in all Central West contracted private hospitals as well as all public hospitals (if you opt to be treated as a private patient). There are also benefits payable for treatment in private hospitals that are not contracted with Central West Health Cover, for more details refer to our Membership Guide.

There are three levels of Comprehensive Hospital Cover available to you, Nil excess, \$100/\$200 Excess or \$200/\$400 Excess. The higher your excess the lower your premium and the great news is that excesses only apply for overnight hospital stays, so if you don't stay in hospital overnight, you don't pay any excess.

Choose an optional excess

If you choose the \$100/\$200 Excess, an excess of \$100 would apply per person, per calendar year for overnight hospital stays and you'll not pay any more than \$200 per family membership, per calendar year.

Should you choose the \$200/\$400 Excess, an excess of \$200 would apply per person, per calendar year for overnight hospital stays and you'll not pay any more than \$400 per family membership, per calendar year.

Cosmetic surgery and other treatment without an MBS item number

Procedures that do not attract a Medicare benefit only receive accommodation benefits which are equivalent to the cost of a shared room in a public hospital. No other benefits are payable.

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Extras

Extras cover helps you to meet the cost of a wide range of necessary ancillary health services, many of which are not covered by Medicare.

Extras benefits are available for:

Accommodation, if travel is required for treatment	Major Dental	Hospital Boarders	Osteopathy
Acupuncture	Dietetics	Mammograms or Breast Screening	Pharmacy
Ambulance	Foot Orthoses	Naturopathy	Physiotherapy
Clinical Psychology	Hearing Aids	Occupational Therapy	Podiatry
Chiropractor	Home Nursing	Optical (glasses)	Speech Therapy
General Dental	Homeopathy	Optical (contact lenses)	Travel costs, if required for treatment

Benefit limitations and annual maximums do apply on all of these services – for more details please refer to our Membership Guide. Some services also have specific conditions that apply before benefits can be paid, so it's very important that you read the Membership Guide before you decide to take out cover.

Waiting Periods

When you join Central West's Comprehensive Hospital and Extras cover there are waiting and benefit limitation periods that apply before you can receive benefits. These waiting periods also apply if you transfer to a higher level of cover.

Your Documentation

Your insurance Policy Certificate is an important document, please read it carefully and contact us if you require any further information.

Please keep your Policy Certificate in a safe place for future reference.