

comprehensive hospital and top extras cover



central west
health cover

Comprehensive Hospital and Top Extras Cover

Following is a very brief summary of our Comprehensive Hospital and Top 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 Top Extras cover is right for you.

Comprehensive Hospital – Nil Excess

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.

With Comprehensive Hospital and Top Extras cover you don't have any excess to pay for overnight hospital stays, no matter how many times you may need treatment.

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.

Top Extras

Top Extras cover is our very highest level of ancillary cover and offers a higher level of benefits on most services than our standard Extras cover does.

Members with Top Extras Cover are also entitled to an additional benefit for general dental and optical out-of-pocket expenses. This benefit is limited to \$300 per person, per calendar year, to a maximum of \$600 per family membership per calendar year.

Plus there's a benefit for Remedial Massage Therapy which is not covered by our standard Extras cover. This benefit is limited to \$30 per service to an annual maximum of \$225 per single membership and \$450 per family or couple membership.

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Top Extras

With over 20 different services covered there's real value in having Top Extras cover

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

Benefit limitations and annual maximums do apply on all of the services covered by Top Extras – 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 Top Extras cover there are waiting and benefit limitation periods that apply before you can receive benefits.

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.