



# extras cover



central west  
health cover

## Extras cover

Following is a very brief summary of our 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 Extras cover is right for you.

## Central West’s Extras covers you for the things Medicare doesn’t.

Medicare doesn’t provide a benefit for important health services such as visits to the dentist, chiropractor or physiotherapist. Nor can you usually claim the cost of prescription glasses or contact lenses from Medicare. But Central West Extras Cover can help you have affordable access to these important health services, when you need them.

With over 20 different services covered, there’s real value in having Extras cover.

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 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 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.