

family health - combined cover for couples and families



central west
health cover

Family Health - Combined Cover for Couples & Families

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

Family Health Hospital

Family Health Hospital fully covers the cost of shared room accommodation in all public (if you opt to be treated as a private patient) or Central West contracted private hospitals. 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.

If you are admitted into a private room in a hospital, your Family Health Hospital cover will only pay a benefit equivalent to the cost of a shared room.

Excesses do apply, and there are some benefit limitations and exclusions.

For an overnight hospital stay, an excess of \$300 will apply per person, per calendar year. A maximum excess of \$600 per calendar year applies per family membership. If you don't stay overnight, no excess is payable.

Benefit Limitations and Exclusions

Limited benefits are available on: -	No benefits are available on: -
Major eye surgery including cataracts	Heart procedures
Psychiatric care	Joint replacement
Cosmetic surgery (with MBS item number only)	Sterilisation reversals

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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Family Health Extras

Ambulance cover

Central West provides 100% cover for emergency road ambulance transport. Cover is also provided for **one** fully paid non-emergency service per calendar year. All subsequent use of non-emergency road ambulance services will require you to pay a co-payment of \$50 toward the cost of each service.

Emergency road ambulance transport is where the patient is taken by road to, and received by, an emergency department at a hospital. This cover is provided to all members if they are not already covered by their home State Government ambulance scheme, so long as ambulance services are provided by the principal providers of ambulance services in each Australian State or Territory.

General Dental

General Dental covers services like regular check ups, consultations, scale and clean, simple extractions, most fillings, and mouthguards.

Physiotherapy, Chiropractic, Podiatry and Pharmacy

A combined limit of \$300 per person, per calendar year applies for benefits payable for physiotherapy, chiropractic, podiatry and pharmacy services.

Prescription Glasses or Contact lenses

Cover is limited to one pair of prescription glasses or contact lenses per calendar year.

Benefit limitations and annual maximums do apply – please refer to our Membership Guide.

Waiting Periods

When you join Central West's Family Health 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.