

**Queensland Country Health Fund****Top Hospital (Gold) \$500 excess & Select Care Extras****\$777.45 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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.

This policy covers: Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 31) and non-students (21 to 31), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-student in these age ranges.

*Non-classified dependant: Still allowed on a Family Policy

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: QCH/2L1B/VPMB2Y**Source: Private Health Information Statement (PHIS)**

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

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

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 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 \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 per policy per year.

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 (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

No excess applies for Dependent Children up to and including 21 years

For further information about this policy see: https://www.queenslandcountry.health/siteassets/product-factsheet-download/top_select_care.pdf

By using this health insurer's "preferred providers" you will have lower out-of-pocket costs on selected allied health services and have access to more "no gap" services. See <https://www.queenslandcountry.health/provider-search/premier-provider-network/>.

Policy ID: QCH/2L1B/VPMB2Y Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with *: There is an overall combined benefit limit for ALL benefits payable under this product (including dental, optical, therapies, pharmaceuticals, and Healthy Living benefits) up to \$2,200 per person and \$4,400 per policy per Membership Year. Sub-limits apply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Blood glucose monitors	12	\$2,000 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services, sub-limits apply)	• Per monitor: 100% of charge
✓ Chiropractic*	2	\$500 per person up to \$1,000 per policy combined limit for chiropractic & remedial massage	• Initial visit: \$44 • Subsequent visit: \$28

✓ Endodontic*	12	\$600 per person up to \$1,200 per policy combined limit for endodontic & major dental	Filling of one root canal: \$119
✓ General dental*	2	\$400 per person up to \$800 per policy	- Fluoride treatment: \$19 - Scale & clean: \$71 - Periodic oral examination: \$44
✓ Health management / Healthy lifestyle*	2	\$125 per person up to \$250 per policy	Health management: \$125
✓ Hearing aids	12	\$1,000 Limit renews every 3 Membership Years	Hearing aid: 100% of charge
✓ Home nursing	12	\$1,000 per person Sub-limits apply	- Initial visit: \$50 - Subsequent visit: \$50
✓ Major dental*	12	\$600 per person up to \$1,200 per policy combined limit for endodontic & major dental	- Surgical tooth extraction: \$126 - Full crown veneered: \$560
✓ Non PBS pharmaceuticals*	2	\$400 per person up to \$800 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$55
✓ Optical*	2	\$245 per person up to \$490 per policy	- Multi-focal lenses & frames: \$245 - Single vision lenses & frames: \$245
✓ Orthotics (podiatric orthoses)	2	\$400 per person up to \$800 per policy combined limit for orthotics (podiatric orthoses) & podiatry sub-limits apply	Orthotics supply & fit: 100% of charge
✓ Physiotherapy*	2	\$500 per person up to \$1,000 per policy sub-limits apply	- Initial visit: \$44 - Subsequent visit: \$37
✓ Podiatry*	2	\$400 per person up to \$800 per policy combined limit for orthotics (podiatric orthoses) & podiatry	- Initial visit: \$32 - Subsequent visit: \$32
✓ Remedial massage*	2	\$500 per person up to \$1,000 per policy combined limit for chiropractic & remedial massage	- Initial visit: \$33 - Subsequent visit: \$33
✓ Vaccinations*	2	\$400 per person up to \$800 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per service: \$55

Hearing aid limit increases with length of membership – up to 10 years \$1,000, 10-15 years \$1,500, and 15 years + \$2,000. Benefits on the purchase (or hire where applicable) of Health Appliances and Services approved by Queensland Country Health Fund with a limit of \$2,000 per person per Membership Year (sub-limits and benefit replacement periods apply to some items). Please contact Queensland Country Health Fund regarding benefit availability prior to purchasing an Appliance or Service.

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

- | | | |
|---------------------------------|----------------------------|------------------|
| ✗ Acupuncture | ✗ Dietetics/dietary advice | ✗ Orthodontic |
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology | ✗ Osteopathy |
| ✗ Audiology | ✗ Eye therapy (orthoptics) | ✗ Psychology |
| ✗ Chinese medicine | ✗ Occupational therapy | ✗ Speech therapy |

Other features of this general treatment cover: Health management (Healthy Living benefit) provides benefits towards the costs of metabolic dieticians or nutritionists consultations to assist with weight management, diabetes education consultations, quit smoking programs, skin checks for skin cancers (except where there is a Medicare benefit), bowel screening and bone density tests, a second yearly prostate specific antigen test not covered by Medicare, supermarket tours conducted by a dietitian or other allied health professional qualified to provide nutrition advice, and gym memberships/personal training sessions provided under an approved health management or chronic disease management program. Please contact the insurer for full details.

For further information about this policy see: https://www.queenslandcountry.health/siteassets/product-factsheet-download/top_select_care.pdf

Ambulance cover

In VIC this policy provides:

Emergency: With a waiting period of 1 day, limited to 1 service per year.

Call-out fees: Will not be paid.

Other features of this ambulance cover: This product provides Australia wide cover for one emergency ambulance transport service or on-the-spot emergency treatment per person per Membership Year Australia wide. Other conditions apply – for more information please visit <https://www.queenslandcountry.health/cover-options/ambulance-cover/>.

For further information about this policy see: <https://www.queenslandcountry.health/cover-options/ambulance-cover/>

Insurer Details



Queensland Country Health Fund

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\$777.45 / month

(Before Rebate, Discount & Loading)

Available in VIC

Call now  1800 813 415 [Sponsor link](#)

Queensland Country Health Fund

 <https://www.queenslandcountry.health/>

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 1800 813 415

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