

**Queensland Country Health Fund**

Top Hospital (Gold) \$250 excess &amp; Premium Care Extras

**\$366.35 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

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:** Only one person.

- 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/2S1A/QPBC10****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

Covered

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](https://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 \$250 per admission. This is limited to a maximum of \$250 per person and \$250 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\\_premium\\_care.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/top_premium_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/2S1A/QPBC10 Source: [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

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

Note, for treatments marked with \* : 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.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture 2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"><li>• Initial visit: \$35</li><li>• Subsequent visit: \$35</li></ul>
✓ Ante-natal/Post-natal classes 12	<b>\$60 per policy</b>	<ul style="list-style-type: none"><li>• Initial visit: \$60</li><li>• Subsequent visit: \$60</li></ul>

<b>✓ Audiology</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>
<b>✓ Blood glucose monitors*</b>	12	<b>\$2,000 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors &amp; other services, sub-limits apply)</b>	<ul style="list-style-type: none"> <li>Per monitor: 100% of charge</li> </ul>
<b>✓ Chinese medicine</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>
<b>✓ Chiropractic</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$35</li> </ul>
<b>✓ Dietetics/dietary advice</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$75</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Endodontic</b>	12	<b>\$1,400 per policy</b> combined limit for endodontic, general dental, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Filling of one root canal: \$170</li> </ul>
<b>✓ Exercise physiology</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$35</li> </ul>
<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$60</li> </ul>
<b>✓ General dental</b>	2	<b>\$1,400 per policy</b> combined limit for endodontic, general dental, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Fluoride treatment: \$24</li> <li>Scale &amp; clean: \$89</li> <li>Periodic oral examination: \$54</li> </ul>
<b>✓ Health management / Healthy lifestyle</b>	2	<b>\$150 per policy</b>	<ul style="list-style-type: none"> <li>Health management: \$150</li> </ul>
<b>✓ Hearing aids*</b>	12	<b>\$1,000 Limit renews every 3 Membership Years</b>	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>

<b>✓ Home nursing</b>	12	<b>\$1,000 per person Sub-limits apply</b>	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>
<b>✓ Major dental</b>	12	<b>\$1,400 per policy</b> combined limit for endodontic, general dental, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$180</li> <li>Full crown veneered: \$800</li> </ul>
<b>✓ Non PBS pharmaceuticals</b>	2	<b>\$500 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>
<b>✓ Occupational therapy</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Optical</b>	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$300</li> <li>Single vision lenses &amp; frames: \$300</li> </ul>
<b>✓ Orthodontic</b>	12	<b>\$3,000 lifetime limit</b> sub-limits apply	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$1000</li> </ul>
<b>✓ Orthotics (podiatric orthoses)</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 100% of charge</li> </ul>
<b>✓ Osteopathy</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$35</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$45</li> </ul>
<b>✓ Podiatry</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Psychology</b>	2	<b>\$1,400 per policy</b> combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$80</li> </ul>

<b>✓ Remedial massage</b>	2	<b>\$1,400 per policy</b>	
		combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	sub-limits apply
<b>✓ Speech therapy</b>	2	<b>\$1,400 per policy</b>	
		combined limit for acupuncture, audiology, chinese medicine, chiropractic, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology, remedial massage & speech therapy	
<b>✓ Vaccinations</b>	2	<b>\$500 per policy</b>	
		combined limit for non pbs pharmaceuticals & vaccinations	• Per service: \$70

**Rewarding Limits** - Once you have held your extras cover with us for one year, we will automatically increase your annual limits for dental (excluding orthodontics) and therapies by \$50 per year, up to a maximum of \$250. After five years of membership, your limits will increase to \$1,650 per person per Membership Year. We honour this loyalty limit for as long as you continuously hold this product. Rewarding limits do not apply to sub-limits.

**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\\_premium\\_care.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/top_premium_care.pdf)

#### Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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

#### Insurer Details

**Queensland Country Health Fund**

Top Hospital (Gold) \$250 excess &amp; Premium Care Extras

**\$366.35 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

Call now 1800 813 415 [Sponsor link](#)**Queensland Country Health Fund**

- <https://www.queenslandcountry.health/>
- [info@queenslandcountry.health](mailto:info@queenslandcountry.health)
- 1800 813 415

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