

**Queensland Country Health Fund****Top Hospital (Gold) \$500 excess & Premium Care Extras****\$885.84 / month**

(Before Rebate, Discount &amp; Loading)

Available in SA

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/2S1B/SPCM2Y****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        |                                                                  |

### Examples of maximum benefits

|                                 |    |                                                                                                                                                                                                                                                                                                                                               |                                                                                                       |
|---------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                   | 2  | <b>\$1,400 per person</b><br>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 person</b>                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$60</li> </ul> |
| ✓ Audiology                     | 2  | <b>\$1,400 per person</b><br>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> |
| ✓ Blood glucose monitors*       | 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>                         |
| ✓ Chinese medicine              | 2  | <b>\$1,400 per person</b><br>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> |
| ✓ Chiropractic                  | 2  | <b>\$1,400 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$35</li> </ul> |
| ✓ Dietetics/dietary advice      | 2  | <b>\$1,400 per person</b><br>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> |
| ✓ Endodontic                    | 12 | <b>\$1,400 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>sub-limits apply                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Filling of one root canal: \$170</li> </ul>                    |
| ✓ Exercise physiology           | 2  | <b>\$1,400 per person</b><br>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> |

|                                         |    |                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                      |
|-----------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$1,400 per person</b><br>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>                                                |
| ✓ General dental                        | 2  | <b>\$1,400 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>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> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$150 per person</b>                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Health management: \$150</li> </ul>                                                                           |
| ✓ Hearing aids*                         | 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>                                                                        |
| ✓ Home nursing                          | 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>                                                |
| ✓ Major dental                          | 12 | <b>\$1,400 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>sub-limits apply                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$180</li> <li>Full crown veneered: \$800</li> </ul>                               |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Per eligible prescription: \$70</li> </ul>                                                                    |
| ✓ Occupational therapy                  | 2  | <b>\$1,400 per person</b><br>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>                                                |
| ✓ Optical                               | 2  | <b>\$300 per person</b>                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$300</li> <li>Single vision lenses &amp; frames: \$300</li> </ul>           |
| ✓ Orthodontic                           | 12 | <b>\$3,000 lifetime limit</b><br>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>             |
| ✓ Orthotics (podiatric orthoses)        | 2  | <b>\$1,400 per person</b><br>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>                                                         |
| ✓ Osteopathy                            | 2  | <b>\$1,400 per person</b><br>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 person</b><br>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<br>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 person</b><br>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<br>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 person</b><br>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 person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul> |
| ✓ <b>Speech therapy</b>   | 2 | <b>\$1,400 per person</b><br>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>Vaccinations</b>     | 2 | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Per service: \$70</li> </ul>                                   |

**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

In SA 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 cover for one emergency ambulance transport service or on-the-sport 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**

Top Hospital (Gold) \$500 excess & Premium Care Extras

**\$885.84 / month**

(Before Rebate, Discount & Loading)

Available in SA

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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