

**Queensland Country Health Fund**

Better Hospital (Silver+) \$250 excess &amp; Pure Support Extras

**\$690.12 / month**

(Before Rebate, Discount &amp; 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/52/VNST2Y****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	Male reproductive system
Back, neck and spine	Eye (not cataracts)	Miscarriage and termination of pregnancy
Blood	Gastrointestinal endoscopy	Pain management
Bone, joint and muscle	Gynaecology	Pain management with device
Brain and nervous system	Heart and vascular system	Palliative care
Breast surgery (medically necessary)	Hernia and appendix	Plastic and reconstructive surgery (medically necessary)
Cataracts	Hospital psychiatric services	Podiatric surgery (provided by a registered podiatric surgeon)
Chemotherapy, radiotherapy and immunotherapy for cancer	Implantation of hearing devices	Pregnancy and birth
Dental surgery	Insulin pumps	Rehabilitation
Diabetes management (excluding insulin pumps)	Joint reconstructions	Skin
Dialysis for chronic kidney failure	Joint replacements	Sleep studies
Digestive system	Kidney and bladder	Tonsils, adenoids and grommets
	Lung and chest	

**This policy does not include cover for** Weight loss surgery

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/dynamic/agreementhospitals) 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 \$500 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/better\\_pure\\_support.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/better_pure_support.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/52/VNST2Y 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.

<b>Treatment &amp; waiting period (months)</b>	<b>Benefit limits per 12 months unless otherwise stated</b>	<b>Examples of maximum benefits</b>
✓ 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
✓ Hearing aids*	12      \$1000 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

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

✗ Acupuncture	✗ Eye therapy (orthoptics)	✗ Orthotics (podiatric orthoses)
✗ Ante-natal/Post-natal classes	✗ General dental	✗ Osteopathy
✗ Audiology	✗ Health management / Healthy lifestyle	✗ Physiotherapy
✗ Chinese medicine	✗ Major dental	✗ Podiatry
✗ Chiropractic	✗ Non PBS pharmaceuticals	✗ Psychology
✗ Dietetics/dietary advice	✗ Occupational therapy	✗ Remedial massage
✗ Endodontic	✗ Optical	✗ Speech therapy
✗ Exercise physiology	✗ Orthodontic	✗ Vaccinations

**For further information about this policy see:** [https://www.queenslandcountry.health/siteassets/product-factsheet-download/better\\_pure\\_support.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/better_pure_support.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**

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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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