Queensland Country Health Fund

Vital Hospital (Bronze+) $250 excess & Ultra Extras

$177.02 / month
(Before Rebate, Discount & Loading)
Available in NT

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/7U/DQNU10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Hernia and appendix
- R Hospital psychiatric services
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- ✓ Rehabilitation
- ✓ Skin
- ✓ Tonsils, adenoids and grommets

This policy does not include cover for

- ✗ Assisted reproductive services
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Heart and vascular system
- ✗ Implantation of hearing devices
- ✗ Insulin pumps
- ✗ Joint replacements
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ Sleep studies
- ✗ 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 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

If you are young and healthy and are not planning a family, this cover may be for you. Benefits for some hospital services are restricted or excluded to keep the premium more affordable. No excess applies for Dependent Children up to and including 21 years

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/7U/DQNU10 Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	**$1,400 per policy** 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	• Initial visit: $35 • Subsequent visit: $35
✓ Ante-natal/Post-natal classes	12	**$60 per policy**	• Initial visit: $60 • Subsequent visit: $60
✓ Audiology	2	**$1,400 per policy** 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	• Initial visit: $50 • Subsequent visit: $50

✔ **Blood glucose monitors**	12	**$2000 per person 1 appliance(s) every 3 years (combined limit of blood glucose monitors & other services).**	• Per monitor: 100% of charge
✔ **Chinese medicine**	2	**$1,400 per policy** 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	• Initial visit: $35 • Subsequent visit: $35
✔ **Chiropractic**	2	**$1,400 per policy** 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	• Initial visit: $55 • Subsequent visit: $35
✔ **Dietetics/dietary advice**	2	**$1,400 per policy** 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	• Initial visit: $75 • Subsequent visit: $40
✔ **Endodontic**	12	**$1,400 per policy** combined limit for endodontic, general dental, major dental & other services sub-limits apply	• Filling of one root canal: $170
✔ **Exercise physiology**	2	**$1,400 per policy** 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	• Initial visit: $50 • Subsequent visit: $35
✔ **Eye therapy (orthoptics)**	2	**$1,400 per policy** 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	• Initial visit: $60 • Subsequent visit: $60
✔ **General dental**	2	**$1,400 per policy** combined limit for endodontic, general dental, major dental & other services sub-limits apply	• Fluoride treatment: $24 • Scale & clean: $89 • Periodic oral examination: $54
✔ **Health management / Healthy lifestyle**	2	**$150 per policy**	• Health management: $150
✔ **Hearing aids**	12	**Less than 10 years $1000. Between 10-14 years $1500. 15 years and over $2000. Limit renews every 3 Membership years.**	• Hearing aid: 100% of charge

✔ **Home nursing**	12	**$50 per visit or $150 per day up to $1000 per person per Membership year.**	• Initial visit: $50 • Subsequent visit: $50
✔ **Major dental**	12	**$1,400 per policy** combined limit for endodontic, general dental, major dental & other services sub-limits apply	• Surgical tooth extraction: $180 • Full crown veneered: $800
✔ **Non PBS pharmaceuticals**	2	**$500 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $70
✔ **Occupational therapy**	2	**$1,400 per policy** 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	• Initial visit: $80 • Subsequent visit: $40
✔ **Optical**	2	**$300 per policy**	• Multi-focal lenses & frames: $300 • Single vision lenses & frames: $300
✔ **Orthodontic**	12	**$3,000 lifetime limit** sub-limits apply	• Braces for upper & lower teeth, including removal plus fitting of retainer: $1000
✔ **Orthotics (podiatric orthoses)**	2	**$1,400 per policy** 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	• Orthotics supply & fit: 100% of charge
✔ **Osteopathy**	2	**$1,400 per policy** 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	• Initial visit: $55 • Subsequent visit: $35
✔ **Physiotherapy**	2	**$1,400 per policy** 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	• Initial visit: $55 • Subsequent visit: $45
✔ **Podiatry**	2	**$1,400 per policy** 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	• Initial visit: $40 • Subsequent visit: $40

✔ **Psychology**	2	**$1,400 per policy** 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	• Initial visit: $80 • Subsequent visit: $80
✔ **Remedial massage**	2	**$1,400 per policy** 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	• Initial visit: $40 • Subsequent visit: $40
✔ **Speech therapy**	2	**$1,400 per policy** 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	• Initial visit: $80 • Subsequent visit: $40
✔ **Vaccinations**	2	**$500 per policy** 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.

Ambulance cover

In NT 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 . 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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$177.02 / month
(Before Rebate, Discount & Loading)
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- https://www.queenslandcountry.health/
- info@queenslandcountry.health
- 1800 813 415

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