



Queensland Country Health Fund

Vital Hospital (Bronze+) \$250 excess & Essential Extras

\$243.24 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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/HB7/NLMF10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

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

This policy **does not include** cover for

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

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/HB7/NLMF10 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	\$900 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: \$25 • Subsequent visit: \$25
✓ Ante-natal/Post-natal classes	12	\$42 per policy	• Initial visit: \$42 • Subsequent visit: \$42
✓ Audiology	2	\$900 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

✓ Chinese medicine	2	\$900 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: \$25 - Subsequent visit: \$25
✓ Chiropractic	2	\$900 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: \$39 - Subsequent visit: \$25
✓ Dietetics/dietary advice	2	\$900 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: \$53 - Subsequent visit: \$28
✓ Endodontic	12	\$900 per policy combined limit for endodontic, general dental, major dental & other services sub-limits apply	Filling of one root canal: \$119
✓ Exercise physiology	2	\$900 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: \$35 - Subsequent visit: \$25
✓ Eye therapy (orthoptics)	2	\$900 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: \$42 - Subsequent visit: \$42
✓ General dental	2	\$900 per policy combined limit for endodontic, general dental, major dental & other services sub-limits apply	- Fluoride treatment: \$16 - Scale & clean: \$63 - Periodic oral examination: \$39
✓ Health management / Healthy lifestyle	2	\$125 per policy	Health management: \$125
✓ Major dental	12	\$900 per policy combined limit for endodontic, general dental, major dental & other services sub-limits apply	- Surgical tooth extraction: \$126 - Full crown veneered: \$560

✓ Non PBS pharmaceuticals	2	\$300 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per eligible prescription: \$45
✓ Occupational therapy	2	\$900 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: \$56 - Subsequent visit: \$28
✓ Optical	2	\$215 per policy	- Multi-focal lenses & frames: \$215 - Single vision lenses & frames: \$215
✓ Orthodontic	12	\$1,500 lifetime limit sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: \$500
✓ Orthotics (podiatric orthoses)	2	\$900 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	Orthotics supply & fit: 100% of charge
✓ Osteopathy	2	\$900 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: \$39 - Subsequent visit: \$28
✓ Physiotherapy	2	\$900 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: \$39 - Subsequent visit: \$33
✓ Podiatry	2	\$900 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: \$28 - Subsequent visit: \$28
✓ Psychology	2	\$900 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: \$56 - Subsequent visit: \$56

✓ Remedial massage	2	\$900 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: \$30 - Subsequent visit: \$30
✓ Speech therapy	2	\$900 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: \$56 - Subsequent visit: \$28
✓ Vaccinations	2	\$300 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per service: \$45

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 \$1,150 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.

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

✗ Blood glucose monitors

✗ Hearing aids

✗ Home nursing

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 NSW & ACT 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 automatic cover for emergency ambulance services within your respective State/Territory only. When travelling outside your home State/Territory you are covered 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/>.

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Call now  1800 813 415 Sponsor link**Queensland Country Health Fund** <https://www.queenslandcountry.health/> info@queenslandcountry.health 1800 813 415

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