

**Queensland Country Health Fund****Intermediate Hospital (Basic+) \$250 excess & Young Extras****\$478.67 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; 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:** Two adults (and no-one else).

- 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/HY3/NKEN20

**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy **includes** cover for

- |                                                           |                                   |                                                                  |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------------|
| R 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                                | R 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) |
| R Cataracts                                               | R Hospital psychiatric services   | R 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                                                  |
| R Dialysis for chronic kidney failure                     | ✓ Kidney and bladder              | ✓ Tonsils, adenoids and grommets                                 |
| ✓ Digestive system                                        | ✓ Lung and chest                  | R Weight loss surgery                                            |
|                                                           | ✓ Male reproductive system        |                                                                  |

### This policy **does not include** cover for

- ✗ Joint replacements

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 \$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

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

**For further information about this policy see:** [https://www.queenslandcountry.health/siteassets/product-factsheet-download/intermediate\\_young.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/intermediate_young.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/HY3/NKEN20 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 | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"><li>• Initial visit: \$30</li><li>• Subsequent visit: \$30</li></ul> |
| ✓ Chinese medicine                  | 2 | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"><li>• Initial visit: \$30</li><li>• Subsequent visit: \$30</li></ul> |

|                                         |    |                                                                                                                                                                                                                     |                                                                                                                                                      |
|-----------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Chiropractic                          | 2  | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$30</li> </ul>                                                |
| ✓ General dental                        | 2  | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for general dental & major dental                                                                                                                | <ul style="list-style-type: none"> <li>Fluoride treatment: \$18</li> <li>Scale &amp; clean: \$67</li> <li>Periodic oral examination: \$42</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$125 per person up to \$250 per policy</b>                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Health management: \$125</li> </ul>                                                                           |
| ✓ Major dental                          | 12 | <b>\$500 per person up to \$1,000 per policy</b><br>combined limit for general dental & major dental                                                                                                                | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$135</li> <li>Full crown veneered: \$500</li> </ul>                               |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$150 per person up to \$300 per policy</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                         | <ul style="list-style-type: none"> <li>Per eligible prescription: \$45</li> </ul>                                                                    |
| ✓ Optical                               | 2  | <b>\$225 per person up to \$450 per policy</b>                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$225</li> <li>Single vision lenses &amp; frames: \$225</li> </ul>           |
| ✓ Orthotics (podiatric orthoses)        | 2  | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 100% of charge</li> </ul>                                                         |
| ✓ Osteopathy                            | 2  | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$30</li> </ul>                                                |
| ✓ Physiotherapy                         | 2  | <b>\$400 per person up to \$800 per policy</b><br>sub-limits apply                                                                                                                                                  | <ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$37</li> </ul>                                                |
| ✓ Podiatry                              | 2  | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>                                                |
| ✓ Remedial massage                      | 2  | <b>\$500 per person up to \$300 per service up to \$1,000 per policy</b><br>combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>                                                |
| ✓ Vaccinations                          | 2  | <b>\$150 per person up to \$300 per policy</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                         | <ul style="list-style-type: none"> <li>Per service: \$45</li> </ul>                                                                                  |

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

- |                                 |                            |                  |
|---------------------------------|----------------------------|------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology      | ✗ Orthodontic    |
| ✗ Audiology                     | ✗ Eye therapy (orthoptics) | ✗ Psychology     |
| ✗ Blood glucose monitors        | ✗ Hearing aids             | ✗ Speech therapy |
| ✗ Dietetics/dietary advice      | ✗ Home nursing             |                  |
| ✗ Endodontic                    | ✗ Occupational therapy     |                  |

**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/intermediate\\_young.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/intermediate_young.pdf)

**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/>.

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

**Insurer Details**

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**\$478.67 / month**

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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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