

**Queensland Country Health Fund**

Intermediate Hospital (Basic+) \$500 excess & Young Extras

\$441.92 / month

(Before Rebate, Discount & 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 (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 31), as well as persons with a disability who qualify as a child, non-classified* dependant and 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/HY3A/VKGU2D**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	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	Kidney and bladder	Tonsils, adenoids and grommets
Digestive system	Lung and chest	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 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 \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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_youth.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/>.

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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 \$500 per person up to \$300 per service up to \$1,000 per policy combined limit for acupuncture, chinese medicine, chiropractic, orthotics (podiatric orthoses), osteopathy, podiatry & remedial massage	<ul style="list-style-type: none">• Initial visit: \$30• Subsequent visit: \$30

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

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

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

1800 813 415

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