



Queensland Country Health Fund
Better Hospital (Silver+) \$250 excess & Young Extras

\$359.48 / 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: 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/HY5/DIIE2D

Source: [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

✓ Covered

R 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	R 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_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/HY5/DIIE2D 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 \$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 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

✓ 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/better_young.pdf

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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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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