

**Queensland Country Health Fund**  
**Essential Extras****\$107.48 / month**

(Before Rebate, Discount &amp; Loading)

Available in WA

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include 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 can only be purchased with certain hospital policies.

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/I2/WATJ2D****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>\$900 per person</b><br>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                     | <ul style="list-style-type: none"><li>Initial visit: \$25</li><li>Subsequent visit: \$25</li></ul> |
| ✓ Ante-natal/Post-natal classes     | 12 | <b>\$42 per person</b>                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"><li>Initial visit: \$42</li><li>Subsequent visit: \$42</li></ul> |
| ✓ Audiology                         | 2  | <b>\$900 per person</b><br>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                     | <ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$35</li></ul> |
| ✓ Chinese medicine                  | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$25</li><li>Subsequent visit: \$25</li></ul> |

|                                                |    |                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                      |
|------------------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>Chiropractic</b>                          | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$25</li> </ul>                                                |
| ✓ <b>Dietetics/dietary advice</b>              | 2  | <b>\$900 per person</b><br>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                     | <ul style="list-style-type: none"> <li>Initial visit: \$53</li> <li>Subsequent visit: \$28</li> </ul>                                                |
| ✓ <b>Endodontic</b>                            | 12 | <b>\$900 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>sub-limits apply                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Filling of one root canal: \$119</li> </ul>                                                                   |
| ✓ <b>Exercise physiology</b>                   | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$25</li> </ul>                                                |
| ✓ <b>Eye therapy (orthoptics)</b>              | 2  | <b>\$900 per person</b><br>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                     | <ul style="list-style-type: none"> <li>Initial visit: \$42</li> <li>Subsequent visit: \$42</li> </ul>                                                |
| ✓ <b>General dental</b>                        | 2  | <b>\$900 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>sub-limits apply                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Fluoride treatment: \$16</li> <li>Scale &amp; clean: \$63</li> <li>Periodic oral examination: \$39</li> </ul> |
| ✓ <b>Health management / Healthy lifestyle</b> | 2  | <b>\$125 per person</b>                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Health management: \$125</li> </ul>                                                                           |
| ✓ <b>Major dental</b>                          | 12 | <b>\$900 per person</b><br>combined limit for endodontic, general dental, major dental & other services<br>sub-limits apply                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$126</li> <li>Full crown veneered: \$560</li> </ul>                               |
| ✓ <b>Non PBS pharmaceuticals</b>               | 2  | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Per eligible prescription: \$45</li> </ul>                                                                    |
| ✓ <b>Occupational therapy</b>                  | 2  | <b>\$900 per person</b><br>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                     | <ul style="list-style-type: none"> <li>Initial visit: \$56</li> <li>Subsequent visit: \$28</li> </ul>                                                |

|                                  |    |                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                            |
|----------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Optical                        | 2  | <b>\$215 per person</b>                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$215</li> <li>Single vision lenses &amp; frames: \$215</li> </ul> |
| ✓ Orthodontic                    | 12 | <b>\$1,500 lifetime limit</b><br>sub-limits apply                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$500</li> </ul>    |
| ✓ Orthotics (podiatric orthoses) | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 100% of charge</li> </ul>                                               |
| ✓ Osteopathy                     | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$28</li> </ul>                                      |
| ✓ Physiotherapy                  | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$33</li> </ul>                                      |
| ✓ Podiatry                       | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>                                      |
| ✓ Psychology                     | 2  | <b>\$900 per person</b><br>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                     | <ul style="list-style-type: none"> <li>Initial visit: \$56</li> <li>Subsequent visit: \$56</li> </ul>                                      |
| ✓ Remedial massage               | 2  | <b>\$900 per person</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>                                      |

|                  |   |                                                                                                                                                                                                                                                                                                                         |                                                                                                    |
|------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ Speech therapy | 2 | <b>\$900 per person</b><br>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 | <ul style="list-style-type: none"><li>Initial visit: \$56</li><li>Subsequent visit: \$28</li></ul> |
| ✓ Vaccinations   | 2 | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                                                                                                                                                                                    | <ul style="list-style-type: none"><li>Per service: \$45</li></ul>                                  |

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.

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

## Ambulance cover

Aged Pensioner concession holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund or a subscription through the state ambulance service.

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

## Insurer Details



**Queensland Country Health Fund**  
**Essential Extras**

**\$107.48 / month**

(Before Rebate, Discount & Loading)

Available in WA

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**

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/QCH/I2/WATJ2D>