

Private Health Information Statement - Combined policy

**Public Hospital (Basic+) & Young Extras**

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

**Monthly Premium**  
**\$385.38 #**  
(before any rebate, loading or discount)


**Covers 2 adults (and no-one else)**  
**Available in Tasmania**  
**Closed to new members**


# 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.


Hospital cover

This policy exempts you from the Medicare Levy Surcharge.



































This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

 **Covered**  
For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

 **Restricted**  
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

 **Not Covered**  
These categories are not covered by this policy.

This policy  includes cover for

 Assisted reproductive services	 Eye (not cataracts)	 Miscarriage and termination of pregnancy
 Back, neck and spine	 Gastrointestinal endoscopy	 Pain management
 Blood	 Gynaecology	 Pain management with device
 Bone, joint and muscle	 Heart and vascular system	 Palliative care
 Brain and nervous system	 Hernia and appendix	 Plastic and reconstructive surgery (medically necessary)
 Breast surgery (medically necessary)	 Hospital psychiatric services	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Cataracts	 Implantation of hearing devices	 Pregnancy and birth
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Insulin pumps	 Rehabilitation
 Dental surgery	 Joint reconstructions	 Skin
 Diabetes management (excluding insulin pumps)	 Joint replacements	 Sleep studies
 Dialysis for chronic kidney failure	 Kidney and bladder	 Tonsils, adenoids and grommets
 Digestive system	 Lung and chest	 Weight loss surgery
 Ear, nose and throat	 Male reproductive system	

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:** No excess

**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](#) 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/public\\_young.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/public_young.pdf)

General Treatment Cover

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/>.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$500 per person up to \$1,000 per policy (combined limit for general dental & major dental)	Periodic oral examination - \$42.00 Scale & clean - \$67.00 Fluoride treatment - \$18.00
Major dental	12		Surgical tooth extraction - \$135.00 Full crown veneered - \$500.00
Optical	2	\$225 per person up to \$450 per policy	Single vision lenses & frames - \$225.00 Multi-focal lenses & frames - \$225.00
Non PBS pharmaceuticals	2	\$150 per person up to \$300 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$45.00
Physiotherapy	2	\$400 per person up to \$800 per policy (Sub-limits apply)	Initial visit - \$42.00 Subsequent visit - \$37.00
Chiropractic	2	\$500 per person up to \$300 per service up to \$1,000 per policy (combined limit for chiropractic, podiatry, acupuncture, remedial massage, chinese medicine, orthotics (podiatric orthoses) & osteopathy)	Initial visit - \$42.00 Subsequent visit - \$30.00
Podiatry	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Acupuncture	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Chinese medicine	2		Initial visit - \$30.00 Subsequent visit - \$30.00

Health management / Healthy lifestyle	2	\$125 per person up to \$250 per policy	Health management - \$125.00
Orthotics (podiatric orthoses)	2	Combined limit - see Chiropractic	Orthotics supply & fit - 100% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$42.00 Subsequent visit - \$30.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$45.00

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

✗ Blood glucose monitors	✗ Hearing aids	✗ Psychology
✗ Endodontic	✗ Orthodontic	✗ Other treatments - check with your insurer

#### 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/public\\_young.pdf](https://www.queenslandcountry.health/siteassets/product-factsheet-download/public_young.pdf)

## Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

#### Other features of this ambulance cover

When travelling to States/Territories not covered under the state arrangements, this product provides cover for one emergency ambulance transport service or on-the-spot emergency treatment per person per Membership Year. A 1 day waiting period and 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/>

## Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.