Private Health Information Statement - Combined policy

Better Hospital (Silver+) $500 excess & Essential Extras

Queensland Country Health Fund	*Monthly Premium*	Covers one adult & dependants (2 or more people, only one of whom is an adult)
https://www.queenslandcountry.health/ info@queenslandcountry.health 1800 813 415	*$524.19 #* (before any rebate, loading or discount)	Available in Queensland

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 children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

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

R **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.

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

This policy ✓ **includes** cover for

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

This policy X **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 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 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_essential.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	$900 per person (combined limit for general dental, major dental, endodontic & other services - **Sub-limits apply**)	Periodic oral examination - $39.00 Scale & clean - $63.00 Fluoride treatment - $16.00
Major dental	12		Surgical tooth extraction - $126.00 Full crown veneered - $560.00
Endodontic	12		Filling of one root canal - $119.00
Orthodontic	12	$1,500 lifetime limit **(Sub-limits apply)**	Braces for upper & lower teeth, including removal plus fitting of retainer - $500.00
Optical	2	$215 per person	Single vision lenses & frames - $215.00 Multi-focal lenses & frames - $215.00
Non PBS pharmaceuticals	2	$300 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - $45.00
Physiotherapy	2	$900 per person (combined limit for physiotherapy, chiropractic,	Initial visit - $39.00 Subsequent visit - $33.00

Chiropractic	2	podiatry, psychology, acupuncture, remedial massage, audiology, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), osteopathy & speech therapy - **Sub-limits apply**)	Initial visit - $39.00 Subsequent visit - $25.00
Podiatry	2		Initial visit - $28.00 Subsequent visit - $28.00
Psychology	2		Initial visit - $56.00 Subsequent visit - $56.00
Acupuncture	2		Initial visit - $25.00 Subsequent visit - $25.00
Remedial massage	2		Initial visit - $30.00 Subsequent visit - $30.00
Audiology	2		Initial visit - $35.00 Subsequent visit - $35.00
Ante-natal/Post-natal classes	12	$42 per person	Initial visit - $42.00 Subsequent visit - $42.00
Chinese medicine	2	Combined limit - see Physiotherapy	Initial visit - $25.00 Subsequent visit - $25.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - $53.00 Subsequent visit - $28.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $35.00 Subsequent visit - $25.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - $42.00 Subsequent visit - $42.00
Health management / Healthy lifestyle	2	$125 per person	Health management - $125.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - $56.00 Subsequent visit - $28.00
Orthotics (podiatric orthoses)	2	Combined limit - see Physiotherapy	Orthotics supply & fit - 100% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - $39.00 Subsequent visit - $28.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - $56.00 Subsequent visit - $28.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - $45.00

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. $400 sub-limit applies for Western Herbalism, Naturopathy, Yoga, Pilates, Tai Chi, Shiatsu and Alexander Technique under combined Physiotherapy limit. Essential Extras also includes cover for: Western Herbalism (waiting period 2 months, $25 benefit for consultations up to sub-limit), Naturopathy (waiting period 2 months, $25 benefit for consultations up to sub-limit), Yoga (waiting period 2 months, $25 benefit for consultations, $12 for group consults up to sub-limit), Pilates (waiting period 2 months, $25 benefit for consultations, $12 for group consults up to sub-limit, Tai Chi (waiting period 2 months, $12 benefit for consultations up to sub-limit), Shiatsu (waiting period 2 months, $25 benefit for consultations up to sub-limit) and Alexander Technique (waiting period 2 months, $25 benefit for consultations, $12 for group consults up to sub-limit).

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

✗ Blood glucose monitors	✗ Hearing aids	✗ 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/better_essential.pdf

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au/). This includes cover whilst interstate.

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.