Private Health Information Statement - General treatment policy

Premium Extras

Queensland Country Health Fund	*Monthly Premium*	Covers only one person
https://www.queenslandcountry.health/	*$99.25 #*	Available in Queensland
info@queenslandcountry.health	(before any rebate or insurer discount)	Closed to new members
1800 813 415		

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.

General Treatment Cover

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/.

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	$1,400 per policy (combined limit for general dental, major dental, endodontic & other services - **Sub-limits apply**)	Periodic oral examination - $54.00 Scale & clean - $89.00 Fluoride treatment - $24.00
Major dental	12		Surgical tooth extraction - $180.00 Full crown veneered - $800.00
Endodontic	12		Filling of one root canal - $170.00
Orthodontic	12	$3,000 lifetime limit **(Sub-limits apply)**	Braces for upper & lower teeth, including removal plus fitting of retainer - $1,000.00
Optical	2	$300 per policy	Single vision lenses & frames - $300.00 Multi-focal lenses & frames - $300.00
Non PBS pharmaceuticals	2	$500 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - $70.00
Physiotherapy	2	$1,400 per policy (combined limit for physiotherapy, chiropractic, 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 - $55.00 Subsequent visit - $45.00
Chiropractic	2		Initial visit - $55.00 Subsequent visit - $35.00
Podiatry	2		Initial visit - $40.00 Subsequent visit - $40.00
Psychology	2		Initial visit - $80.00 Subsequent visit - $80.00
Acupuncture	2		Initial visit - $35.00 Subsequent visit - $35.00
Remedial massage	2		Initial visit - $40.00 Subsequent visit - $40.00
Audiology	2		Initial visit - $50.00 Subsequent visit - $50.00
Ante-natal/Post-natal classes	12	$60 per policy	Initial visit - $60.00 Subsequent visit - $60.00

Chinese medicine	2	Combined limit - see Physiotherapy	Initial visit - $35.00 Subsequent visit - $35.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - $75.00 Subsequent visit - $40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $50.00 Subsequent visit - $35.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - $60.00 Subsequent visit - $60.00
Health management / Healthy lifestyle	2	$150 per policy	Health management - $150.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - $80.00 Subsequent visit - $40.00
Orthotics (podiatric orthoses)	2	Combined limit - see Physiotherapy	Orthotics supply & fit - 100% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - $55.00 Subsequent visit - $35.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - $80.00 Subsequent visit - $40.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - $70.00

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 $1,650 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. Premium Extras also includes cover for: Western Herbalism (waiting period 2 months, $35 benefit for consultations up to sub-limit), Naturopathy (waiting period 2 months, $35 benefit for consultations up to sub-limit), Yoga (waiting period 2 months, $35 benefit for consultations, $17 for group consults up to sub-limit), Pilates (waiting period 2 months, $35 benefit for consultations, $17 for group consults up to sub-limit, Tai Chi (waiting period 2 months, $17 benefit for consultations up to sub-limit), Shiatsu (waiting period 2 months, $35 benefit for consultations up to sub-limit) and Alexander Technique (waiting period 2 months, $35 benefit for consultations, $17 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/cover-options/premium-extras/

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.