Private Health Information Statement - General treatment policy

Ultra Extras

Queensland Country Health Fund

https://www.queenslandcountry.health/ info@queenslandcountry.health 1800 813 415

Monthly Premium \$99.42

(before any rebate or insurer discount)

Covers only one person Available in NSW & ACT Closed to new members

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 |
| Hearing aids | 12 | Less than 10 years \$1000. Between 10-14 years \$1500. 15 years and over \$2000. Limit renews every 3 Membership years. | Hearing aid - 100% of charge |

| Blood glucose monitors | 12 | \$2000 per person 1 appliance(s) every 3 years (combined limit of blood glucose monitors & other services). | Per monitor - 100% of charge |
|---------------------------------------|----|---|---|
| Audiology | 2 | Combined limit - see Physiotherapy | 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 |
| Home nursing | 12 | \$50 per visit or \$150 per day up to \$1000 per person per Membership year. | Initial visit - \$50.00 Subsequent visit - \$50.00 |
| 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.

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

X 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.

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card 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.

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.