

Good news for Members

From 1st April 2020



**Queensland
Country**
Health Fund

Benefit increases and updates

Queensland Country Health Fund prides itself on offering products with market leading benefits. Here's a snapshot of the changes to come in 1st April 2020.

Positive changes to optical benefits

We understand that optical is one of the most valued extras benefits based on Member feedback.

To ensure our benefits are very competitive we've made a couple of improvements.

1. The Annual Limit per person has been increased by \$15 across all Extras products.
2. To ensure Queensland Country Health Fund continues to deliver value to its Members and reflective of our Members' needs, from 1 April 2020 we will be introducing an Optical Rollover Benefit. The introduction of this new benefit is in response to a common concern received from Members that they prefer to purchase a more expensive pair of glasses

than the allocated benefit however they have significant out-of-pocket expenses.

The Optical Rollover Benefit allows Members to carry over any unused benefit entitlement that is not claimed during the previous membership year into the following membership year.

Claims will always be paid from the current membership year's benefit entitlement up to the Annual Limit before a Rollover Benefit is accessed. The combined Rollover Benefit and the Annual Limit are shown as the "Rollover Cap".

The Rollover Benefit allows you more flexibility when using your optical limit.

OPTICAL	PREMIUM EXTRAS	ESSENTIAL EXTRAS	SELECT EXTRAS	YOUNG EXTRAS
Single vision spectacles, bifocal	\$300 per person	\$215 per person	\$245 per person	\$225 per person
spectacles, multifocal spectacles, contact lenses (hard or soft)	Total benefit per person per Membership Year for optical items	Total benefit per person per Membership Year for optical items	Up to \$490 per policy per Membership Year for optical items	Up to \$450 per policy per Membership Year for optical items
Repairs to frames or spectacle frames only or replacement lenses	Rollover Cap \$600 per person	Rollover Cap \$430 per person	Rollover Cap \$490 per person, up to \$980 per policy	Rollover Cap \$450 per person, up to \$900 per policy

Removal of percentage limits applied to some benefits i.e. mechanical aids, orthodontics etc.

We have six goods or services that are currently restricted by a percentage limit (as outlined in the following table). Currently we pay a percentage of the cost incurred by our Members up to the benefit

limit. From 1 April 2020, we will no longer have percentage limits on these services (triennial, annual and sub-limits apply, please refer to your product brochure or summary for full details, including waiting periods).

It is important to note that for more expensive items, such as Orthodontic and Hearing Aids, Members may now reach their annual limit a little earlier however, they will have the opportunity to access their full available benefit entitlement in the first claim of their membership year.

TYPE OF SERVICE	PERCENTAGE OF COST FOR GOODS OR SERVICES UP TO BENEFIT LIMITS (Pre 1 April 2020 and to be removed)				
	TOP-LEVEL HOSPITAL COVERS*	PREMIUM EXTRAS	ESSENTIAL EXTRAS	SELECT EXTRAS	YOUNG EXTRAS
Mechanical Aids and Appliances	85%	N/A	N/A	N/A	N/A
Hearing Aids	85%	N/A	N/A	N/A	N/A
Orthodontics	N/A	85%	50%	N/A	N/A
Podiatry – approved appliances (orthotics)	N/A	85%	85%	85%	85%
Podiatry – minor procedures	N/A	75%	75%	75%	75%
Foot Orthoses and Orthopaedic Shoes	N/A	85%	85%	N/A	N/A

* Our top-level hospital covers include Better Hospital Silver+ as well as our closed# hospital covers, Top Hospital Gold and Comprehensive Hospital Gold.

Closed hospital covers are products that are no longer available for purchase.

We give back more*

We pay back more in claims than the following health insurers

QUEENSLAND COUNTRY HEALTH FUND		87.7%
BUPA	86.2%	
WESTFUND	84%	
MEDIBANK	83.6%	
NIB	81.8%	

*Source: The Operations of Private Health Insurers Annual Report APRA – 2018/19 – November 2019. Based on total fund benefits paid over total premium revenue.



Hearing Aids – Addition of subscription option

We recognise that there are some hearing aid distributors that now offer their products through a monthly subscription-based service. This allows consumers to avoid one large lump sum for the purchase of their hearing aids. Under our current Fund Rules, we do not pay a benefit on this option.

Recent feedback has shown that more of our Members are now taking up this subscription-based service, so from 1 April 2020 we will commence paying a benefit on this service.

Members will need to provide invoices outlining their monthly payments and the available Hearing Aid benefit will be paid. Hearing Aid Benefits are paid under our highest levels of hospital cover and in accordance with the appropriate benefit limit based on the Member's length of membership with Queensland Country Health Fund. A benefit for hearing aids is provided to use over three Membership Years based on the date of which the purchase of a hearing aid/s is made.

To view all benefit changes visit queenslandcountry.health/benefitchanges

Help for our changing families

Our Members' families are changing and so are we. To accommodate these changes and suit our Members' needs we are introducing Extended Family pricing across our range of covers, excluding Public Hospital Basic+ and Extras only covers. This will assist in making health insurance more affordable for our changing families.

Extended Family Covers

Help for families with older children! Our Extended Family Covers have always represented a great way for older dependents* to stay covered on their family cover longer providing savings in comparison to the dependent taking out an equivalent cover on their own.

Up until now the Extended Family Cover has been limited to our "top-level" Hospital covers (Better Hospital Silver+ and closed# covers, Top Hospital Gold and Comprehensive Hospital Gold) either as a stand-alone product or packaged with one of our Extras covers.

To provide more flexibility for those families with older children we are introducing Extended Family Cover to our "mid-level" Hospital covers (Vital Hospital Basic+ and closed# covers, Intermediate Hospital Basic+ and Value Hospital Basic+) either as a stand-alone product or packaged with any of our Extras covers. Singles & Couples Basic+ our combined closed# cover, will also be eligible for Extended Family Cover.

Providing more product flexibility and diversity for families with different budgets or cover requirements.

*A dependent child can remain covered under a family cover up to age 21 years. If a dependent child is single and studying full-time at a school, college or university; or an apprentice, single and earning less than \$30,000 p.a. or is unemployed and receiving a Centrelink benefit, they can remain covered under a family cover until aged 25 years. For student dependents if study ceases, defers or reduces to part-time, or in the case of an apprentice dependent their training ceases, or in the case an unemployed dependent becoming employed, they can no longer be covered on a family policy.

Single Parent Pricing

Just like Extended Family Cover, Single Parent priced Cover** has been limited to our "top-level" covers (Better Hospital Silver+ and closed# covers, Top Hospital Gold and Comprehensive Hospital Gold) either as a stand-alone product or packaged with one of our Extras covers.

For single parent families we are introducing Single Parent pricing to our "mid-level" Hospital covers (Vital Hospital Basic+ and closed# covers, Intermediate Hospital Basic+ and Value Hospital Basic+) either as stand-alone product or packaged with any of our Extras covers. Single Parent pricing will also be introduced to our closed# combined product, Singles & Couples Cover. Providing even greater product flexibility and diversity for families with different budgets or cover requirements.

Closed hospital covers are products that are no longer available for purchase.

** Covers the policy holder as well as their dependent children up to 21 years. Full-time students, apprentices earning no more than \$30,000 p.a. and unemployed dependents receiving a Centrelink benefit can be covered under the single parent family policy at no extra cost up to age 25 (As long as the dependent child is not married or living in a de facto relationship).



We listened because we care about your needs.

Thank you for your feedback!

Queensland Country Health Fund prides itself on striving to offer products with market-leading benefits. We review these benefits each year to ensure we maintain a very competitive and value for money product.

We also want you to experience the genuine value we offer our Members thanks to our generous benefits that grow each year. If you'd like to learn more, contact our friendly team today for a chat.



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