

Public Hospital (Basic+)

1 April 2025

CLOSED PRODUCT NOT AVAILABLE FOR PURCHASE



**Queensland
Country
Health Fund**

Queensland Country Health Fund is a registered business name of
HBF Health Limited ABN 11 126 884 786

Hospital cover

This cover is exactly as the name suggests - cover that helps pay for hospital and inpatient medical expenses in a public hospital. Limited benefits are paid for inpatient treatment in a private hospital.

What you are covered for

This provides a summary of cover and isn't intended to be an extensive list of all the services covered. Additional information on this cover can be found in the Membership Guide available at queenslandcountry.health/brochures

- ✓ Choice of doctor/hospital
- ✓ Public hospital accommodation as a private patient in shared ward accommodation
- ✓ Age-based discount eligible policy
For more details see age-based discount section on the last page of this summary.
- ✓ Nationwide ambulance cover
Ambulance benefits will be applied to emergencies only and limited to one per person per Membership Year, when provided by recognised providers. For more details see Ambulance Cover section on the last page of this summary.
- ✓ Accommodation benefits
Accommodation benefit of up to \$50 per night for Members travelling 300 km or more return from their home address for hospitalisation. For more details see Accommodation Benefits section on the last page of this summary.
- ✓ Surgically implanted medical devices and human tissue products
Surgically implanted stents, screws and plates, (for fractures) and pacemakers etc. Benefits as per the Government Prescribed Listing. No benefit payable on an excluded services.
- ✓ Access Gap Cover
A benefit over and above the Medicare Benefits Schedule for participating doctors on inpatient services.
- ✓ Nursing home type patients
This amount is determined by the Federal Government. Certification is required.

Restricted and excluded services

Restricted benefits (R)

You will be covered for shared ward accommodation in a public hospital only. While you can choose to go to a private hospital or day surgery for the service or treatment, your admission is not fully covered and will likely result in large out-of-pocket expenses. Some private specialists may not operate in a public facility, please take this into consideration when making a hospital product choice.

- R** Intensive Care
- R** Rehabilitation
e.g. inpatient rehabilitation, stroke recovery and cardiac rehabilitation.
- R** Palliative care
e.g. treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.
- R** Brain and nervous system
e.g. stroke, brain or spinal cord tumours, head injuries, epilepsy and Parkinson's disease.
- R** Eye (not cataracts)
e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye.
- R** Ear, nose and throat
e.g. damaged ear drum, sinus surgery, removal of foreign bodies and throat cancer.
- R** Tonsils, adenoids and grommets
e.g. treatment of the tonsils, adenoids and insertion or removal of grommets.
- R** Bone, joint and muscle
e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and bone cancer.
- R** Joint reconstructions
e.g. torn tendons, rotator cuff tears and damaged ligaments.
- R** Kidney and bladder
e.g. kidney stones, adrenal gland tumour and incontinence.
- R** Male reproductive system
e.g. male sterilisation, circumcision and prostate cancer.
- R** Digestive system
e.g. oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids.
- R** Hernia and appendix
e.g. investigation and treatment of a hernia or appendicitis.
- R** Gastrointestinal endoscopy
e.g. colonoscopy, gastroscopy and endoscopy.
- R** Gynaecology
e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer.

Restricted and excluded services

- R** Miscarriage and termination of pregnancy
e.g. investigation and treatment of a miscarriage or for termination of pregnancy.
- R** Chemotherapy, radiotherapy and immunotherapy for cancer
e.g. chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours.
- R** Pain management
Treatment for pain management that does not require the insertion or surgical management of a device e.g. treatment of nerve pain and chest pain due to cancer by injection of a nerve block.
- R** Skin
e.g. investigation and treatment of skin, skin-related conditions and nails including melanoma, minor wound repair and abscesses.
- R** Breast surgery (medically necessary)
e.g. investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy.
- R** Diabetes management (excluding insulin pumps)
e.g. stabilisation of hypo- or hyper- glycaemia and contour problems due to insulin injections.
- R** Blood
e.g. investigation and treatment of blood and blood-related conditions including blood clotting disorders and bone marrow transplants.
- R** Back, neck and spine
e.g. sciatica, prolapsed or herniated disc, spinal disc replacement and spine curvature disorders such as scoliosis, kyphosis, lordosis and spinal fusion.
- R** Plastic and reconstructive surgery (medically necessary)
e.g. investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital. e.g. burns requiring a graft, cleft palate, club foot.
- R** Dental surgery
e.g. surgery to remove wisdom teeth and dental implant surgery.
- R** Podiatric surgery (provided by a registered podiatric surgeon)
e.g. investigation and treatment of conditions affecting the foot and/or ankle.
- R** Lung and chest
e.g. lung cancer, respiratory disorders such as asthma, pneumonia, and treatment of trauma to the chest.
- R** Insulin pumps
e.g. provision and replacement of insulin pumps for treatment of diabetes.
- R** Implantation of hearing devices
e.g. to correct hearing loss including implantation of a prosthetic hearing device.
- R** Pain management with device
e.g. treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device.
- R** Sleep studies
e.g. investigation of sleep patterns and anomalies.
- R** Assisted reproductive services
e.g. fertility treatments or procedures including retrieval of eggs or sperm, IVF, and GIFT.
- R** Cataracts
e.g. surgery to remove a cataract and replace with an artificial lens.
- R** Heart and vascular system
e.g. heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls.
- R** Dialysis for chronic kidney failure
e.g. peritoneal dialysis and haemodialysis.
- R** Pregnancy and birth
e.g. investigation and treatment of conditions associated with pregnancy and child birth.
- R** Weight loss surgery
e.g. surgery that is designed to reduce a person's weight, remove excess skin due to weight loss and reversal of a bariatric procedure. E.g. gastric banding, gastric bypass, sleeve gastrectomy.
- R** Hospital psychiatric services
e.g. psychoses such as schizophrenia, mood disorders such as depression, eating disorders and addiction therapy.
- R** Joint replacements
e.g. replacement of shoulder, wrist, finger, hip, knee, ankle, or toe joint.

Excluded Services

Hospital or day surgery admissions for these services in either a public or private facility will receive no benefit from Queensland Country.

- ✗** Private hospital accommodation
If you have chosen Public Hospital (Basic+) Cover and are an inpatient at a private hospital or day surgery you will have a benefit entitlement to the default rate benefit only. This will lead to large out of pocket expenses if admitted under this level of hospital cover.
- ✗** Theatre fees
No benefits for theatre fees are paid under this level of hospital cover.
- ✗** Hospital boarder
Benefits up to \$35 per day to a maximum of four days per person, where such accommodation is necessary for the wellbeing of the patient.
- ✗** Care Navigation
Provides assistance immediately following a period of time in hospital or for those living with one or more chronic diseases.
- ✗** Surgery or hospital treatment where Medicare does not pay a benefit
e.g. elective cosmetic surgery, experimental treatment/procedures and laser eye surgery (LASIK etc).

Waiting periods

Initial waiting period

Palliative care, Hospital psychiatric services, Rehabilitation and all other hospital treatment/services where there are no

Pre-existing conditions (excluding accidental injury*)..... 2 months

Pre-existing ailments, conditions or illnesses..... 12 months

Pregnancy and birth 12 months

Emergency ambulance treatment 1 day

* Cover for an accident is immediate provided it is not recoverable from another source such as Workers' Compensation, third party or other liability provision. Sporting accidents sustained by professional sportspeople in activities relating to their full-time employment, including training and competition are subject to a two month waiting period.

Out-of-pocket expenses

EXCESS

An excess is an amount that you agree to pay if admitted to hospital as an inpatient, in exchange for a lower policy premium.

✎ There is no excess on this cover.

Out-of-pocket expenses in hospital

If you are admitted to a private hospital with Public Hospital cover, we will pay the default benefit only for the accommodation. No benefits are payable for theatre fees. This would result in significant out-of-pockets being incurred.

Some out-of-pocket expenses may apply which differ between hospitals. These may include:

- ✎ Any difference between what your doctor charges and the Medicare Benefit Schedule fee not covered by Access Gap Cover
- ✎ Surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule which have a gap or those which are not on the schedule
- ✎ Costs for procedures not accepted for Medicare benefit purposes
- ✎ Cost for services not covered, or fully covered by the agreement between the hospital and Queensland Country Health Fund
- ✎ Cost for services in an emergency department that aren't covered by Medicare.

Extra value from your membership

For further information on any of the following benefits please visit our website at queenslandcountry.health

Exclusive unit accommodation

Queensland Country Health Fund has self-contained units in both Brisbane and Townsville exclusively available to our Members travelling to those locations for medical treatment. These two bedroom units can be booked at very reasonable rates for an overnight stay or for several weeks, depending on your needs.

Accommodation benefits

An accommodation benefit is available on all Queensland Country hospital products. This will apply to Members who need to travel 300 km or more return journey for hospital treatment. Where a parent or carer travels with a dependent aged 12 years and under (the patient), there is no minimum travel distance required. The benefit will be up to \$50 per night and will apply for the period of hospitalisation, including one night prior to hospitalisation and also the night of discharge. A carer or support person is permitted to stay in the accommodation, however the benefit will only apply to one room per Member per hospitalisation.

The benefit will not be paid for stays in Queensland Country Health Fund units, which are already heavily discounted for Members.

Age-based discount

If you're 18-29 years and not currently covered under your parent/s or guardian/s policy, you'll be entitled to a discount on your Queensland Country hospital cover. Depending on your age, the following discount will apply:

Age	Discount
-----	----------

18-25	10%
26	8%
27	6%
28	4%
29	2%

Your discount will be retained in full until you turn 41 (unless age-based discounts are discontinued on your policy). The discount will then gradually phase out by age 45, as per the following:

Age	Discount
-----	----------

41	Age-based discount, less 2%
42	Age-based discount, less 4%
43	Age-based discount, less 6%
44	Age-based discount, less 8%
45	0%

Members will be allowed to retain their age-based discount when transferring from another hospital product, whether internally or from another fund. This allowance means this policy is referred to as a retained age-based discount policy.

Ambulance cover

Nationwide ambulance cover is available for Members with a Queensland Country Health Fund hospital policy who reside outside of Queensland or Tasmania (nationwide emergency ambulance services for Queensland and Tasmanian residents are already covered by their respective State Governments). Ambulance benefits will be applied to emergencies only and limited to one per person per Membership Year, when provided by recognised providers. Conditions apply.

Planning a trip
to hospital?

If you're planning any treatment or have a hospital procedure coming up, we would love to know about it. If you call us first we can discuss your options, assist with what you're covered for and check that you have served all waiting periods and you're all set to go. This way you can be more confident when attending medical appointments and will have a better idea of what to expect when you're admitted to hospital.

Need more info?

Call: 1800 813 415 Visit: queenslandcountry.health

Email: info@queenslandcountry.health



**Queensland
Country**
Health Fund

Premium Extras

1 April 2025

CLOSED PRODUCT NOT AVAILABLE FOR PURCHASE



**Queensland
Country
Health Fund**

Queensland Country Health Fund is a registered business name of
HBF Health Limited ABN 11 126 884 786

Extras cover

Premium Extras is a comprehensive of extras health cover. It gives you superior benefits on a wide range of treatments like dental, optical, physiotherapy and chiropractic; and other health care services that aren't always covered by Medicare. With Premium Extras you receive generous rebates for each service up to your available limits. Benefits listed below are examples only and not a complete list.

Dental

Services covered and example items	Waiting periods	Benefit amounts	Overall benefit limit \$1,400
			Per person, per Membership Year for all dental services (excluding orthodontic which has separate claim limits)
Diagnostic			Sub-limit
Periodic oral exam (012)	2 months	\$54	\$600
Preventative			
Scale and clean (114)	2 months	\$89	\$800
Mouth guards (151) (limited to one per person per Membership Year)		\$150	
Restorative			
Filling/restoration (531)	2 months	\$90	\$800
Extractions			
Tooth extraction - surgical (322)	12 months	\$180	\$700
Endodontics			
Root canal 1st stage (415)	12 months	\$170	\$600
Peridontics			
Specialised gum treatments	12 months		\$500
Prosthodontics			
Full upper and lower denture (719)	12 months	\$850	\$850
Crowns & bridges			
Full veneered crown (615)	12 months	\$800	\$800 (sub-limit accumulating to \$1,500 per year after 2 years of membership)

Orthodontics

	Period of membership*			
	First 12 months	12-23 months	24-35 months	36 months onwards
MEMBER CATEGORY	\$3,000 Lifetime Limit. All limits per person.			
New - no previous cover	Nil	\$1,000	\$2,000	\$3,000
New or existing Member upgrading extras cover (having served all Waiting periods on current Extras cover)	Previous extras cover benefit entitlement	\$1,000	\$2,000	\$3,000
Transferring from another fund with an equivalent level of cover	\$1,000	\$1,000	\$2,000	\$3,000

N.B. If an individual has already claimed orthodontic benefits on a previous cover, the amount that has already been claimed by that person will affect the available limit remaining under the Lifetime Limit of their chosen cover.

* Period of membership refers specifically to actual period of cover under this product with Queensland Country Health Fund.

Optical

We have negotiated agreements with a large number of optical providers across Australia. When you visit one of our preferred optical providers you will receive substantial discounts on frames, lenses and contact lenses.

For a full list of our Premier Providers visit queenslandcountry.health/premierprovider.

Services covered and example items	Waiting periods	Overall benefit limit
Frames (110) Single vision lenses (212) Progressive lenses (512) Contact lenses (812)	2 months	\$300 per person per Membership Year for all optical services

Therapies

Service or consultation type	Waiting periods	Benefit amounts	Overall benefit limit \$1,400 Per person, per Membership Year for all therapy services			
Physiotherapy			Sub-limit			
Initial visit	2 months	\$55	Combined sub-limit \$700			
Subsequent visit		\$45				
Group therapy		\$10				
Exercise physiology				Combined sub-limit \$700		
Initial visit	2 months	\$50				
Subsequent visit		\$35				
Monthly program fee		\$35				
Group therapy		\$10				
Chiropractic				Combined sub-limit \$700		
Initial visit	2 months	\$55				
Subsequent visit		\$35				
Osteopathy			Combined sub-limit \$700			
Initial visit	2 months	\$55				
Subsequent visit		\$35				
Remedial massage* and myotherapy*					Combined sub-limit \$700	
Initial & subsequent visit	2 months	\$40				
Acupuncture*			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.			
Initial & subsequent visit	2 months	\$35				
Chinese Medicine*				No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.		
Initial & subsequent visit	2 months	\$35				
Audiology				No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.		
Initial & subsequent visit	2 months	\$50				
Report		\$60				
Dietitian					No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.	
Initial visit	2 months	\$75				
Subsequent visit		\$40				
Occupational therapy						No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial visit	2 months	\$80				
Subsequent visit		\$40				
Orthoptic therapy						
Initial & subsequent visit	2 months	\$60				
Foot orthoses and orthopaedic shoes				No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.		
Approved appliances (orthoses and custom made footwear)	2 months	Up to limits	\$150			

* Benefits are payable for services rendered by Australian Regional Health Group Limited approved providers registered with Queensland Country Health Fund.

Therapies cont.

Service or Consultation type	Waiting periods	Benefit amounts	Overall benefit limit \$1,400 Per person, per Membership Year for all therapy services
Psychology			Sub-limit
Initial & subsequent visit	2 months	\$80	No sub-limit. Benefits paid providing Overall benefit limit for all therapies is not exceeded.
Speech therapy			
Initial visit	2 months	\$80	
Subsequent visit		\$40	
Podiatry			
Initial & subsequent visit	2 months	\$40	\$600
Approved appliances (orthotics)		Up to limits	
Minor procedures	2 months	Up to limits	No sub-limit

Other Extras

Service or consultation type	Waiting periods	Benefit amounts	Benefit limit per Membership Year
Childbirth education			
	12 months	\$60	\$60
Pharmaceutical*			
	2 months	Up to \$70 per script	\$500 per person
School accidents			
	2 months	Up to limit	Limit of \$750 per child
Healthy living			
ELIGIBLE SERVICES	2 months	\$150 per person, per Membership Year	
✓ Participate in a choice of approved weight management programs^^ ✓ Participate in other approved health management programs* including: ○ Gym membership ○ Personal training programs ○ Aquatic exercise/rehabilitation including pool entry and exercise classes (excludes swim classes/lessons) ✓ Participate in quit smoking programs ✓ Have your skin checked for skin cancers (except where there is a Medicare benefit)		✓ Supermarket tours conducted by a dietitian or other allied health professional qualified to provide nutrition advice ✓ Consultation fees for diabetes educator ✓ Consultation fees for metabolic dietitian and nutritionists when providing assistance with weight management ✓ Bowel screening test and Bone Density Test (not performed in a radiology practice and no doctor's referral required) ✓ Prostate-Specific Antigen test (one per year) - we will cover a second yearly test not covered by Medicare	

* Prescriptions not covered by the PBS, excluding contraceptives and items normally available without prescription and drugs not approved for sale in Australia. A co-payment applies to each prescription item equal to the current PBS Patient Contribution.

** To comply with private health insurance legislation you must have been referred by your health care professional to participate in a health management or chronic disease management program to address or improve a specific health or medical condition. A Health Management Program Benefit Approval Form, available on our website, must accompany a claim for these benefits.

^^ Before enrolling in a weight management program please contact the Fund to clarify the eligibility to benefits.

Extra value from your membership

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 your Extras cover.

Rewarding limits do not apply to sub-limits.

If you've had a busy claiming year; visits to the dentist, podiatrist, regular massages, you may be curious about what benefits you have used and what you have left to claim. You can always check your membership online with our Mobile App, available for Apple iOS and Android. It's a great way to keep track of all your claims and view benefit limits from the comfort of your own home. You can also save time by submitting claims via the Mobile App - simply take a photo of your receipt/s and press submit. To utilise our Mobile App you just need to register and log on. Of course, not everyone is tech savvy, so we are here on the phones to assist you any way that we can.

Need more info?

CALL: 1800 813 415 **Visit:** queenslandcountry.health **Email:** info@queenslandcountry.health