



## Extras cover

**Ultra Extras** is our top level of extras health cover. It gives you superior benefits on a wide range of treatments like dental, optical, physiotherapy and chiropractic; and other health appliances and services that aren't always covered by Medicare. With Ultra 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
			<i>Per person, per Membership Year for all dental services (excluding orthodontic which has separate claim limits)</i>
<b>Diagnostic</b>			<b>Sub-limit</b>
Periodic oral exam (012)	2 months	\$54	\$600
<b>Preventative</b>			
Scale and clean (114)		\$89	
Mouth guards (151) <i>(limited to one per person per Membership Year)</i>	2 months	\$150	\$800
<b>Restorative</b>			
Filling/restoration (531)	2 months	\$90	\$800
<b>Extractions</b>			
Tooth extraction - surgical (322)	12 months	\$180	\$700
<b>Endodontics</b>			
Root canal 1st stage (415)	12 months	\$170	\$600
<b>Peridontics</b>			
Specialised gum treatments	12 months		\$500
<b>Prosthodontics</b>			
Full upper and lower denture (719)	12 months	\$850	\$850
<b>Crowns &amp; bridges</b>			
Full veneered crown (615)	12 months	\$800	\$800 <i>(sub-limit accumulating to \$1,500 per year after 2 years of membership)</i>

## Orthodontics

	Period of membership*			
	First 12 months	12-23 months	24-35 months	36 months onwards
<b>MEMBER CATEGORY</b>	<b>\$3,000 Lifetime Limit. All limits per person.</b>			
New - no previous cover	Nil	\$1,000	\$2,000	\$3,000
New or existing Member upgrading extras cover <i>(having served all Waiting periods on current Extras cover)</i>	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](http://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 <i>Per person, per Membership Year for all therapy services</i>
<b>Physiotherapy</b>			<b>Sub-limit</b>
Initial visit		\$55	Combined sub-limit \$700
Subsequent visit	2 months	\$45	
Group therapy		\$10	
<b>Exercise physiology</b>			Combined sub-limit \$700
Initial visit		\$50	
Subsequent visit	2 months	\$35	
Monthly program fee		\$35	
Group therapy		\$10	
<b>Chiropractic</b>			\$400 combined <sup>#</sup>
Initial visit	2 months	\$55	
Subsequent visit		\$35	
<b>Osteopathy</b>			\$400 combined <sup>#</sup>
Initial visit	2 months	\$55	
Subsequent visit		\$35	
<b>Remedial massage* and myotherapy*</b>			\$400
Initial & subsequent visit	2 months	\$40	
<b>Acupuncture*</b>			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial & subsequent visit	2 months	\$35	
<b>Chinese Medicine*</b>			
Initial & subsequent visit	2 months	\$35	
<b>Audiology</b>			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial & subsequent visit	2 months	\$50	
Report		\$60	
<b>Dietitian</b>			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial visit	2 months	\$75	
Subsequent visit		\$40	
<b>Occupational therapy</b>			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial visit	2 months	\$80	
Subsequent visit		\$40	
<b>Orthoptic therapy</b>			No sub-limit. Benefits paid providing Overall benefit limit for therapies is not exceeded.
Initial & subsequent visit	2 months	\$60	
<b>Foot orthoses and orthopaedic shoes</b>			
Approved appliances <i>(orthoses and custom made footwear)</i>	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 <i>Per person, per Membership Year for all therapy services</i>
<b>Psychology</b>			<b>Sub-limit</b>
Initial & subsequent visit	2 months	\$80	No sub-limit. Benefits paid providing Overall benefit limit for all therapies is not exceeded.
<b>Speech therapy</b>			
Initial visit		\$80	
Subsequent visit	2 months	\$40	
<b>Podiatry</b>			
Initial & subsequent visit		\$40	\$600
Approved appliances ( <i>orthotics</i> )	2 months	Up to limits	
Minor procedures	2 months	Up to limits	No sub-limit

## Health appliances and services

Service or Consultation Type	Waiting periods	Benefit amounts	Benefit limit per Membership Year
<b>ELIGIBLE SERVICES</b>	12 months	Per person, per Membership Year limits and sub-limits apply. Refer to each eligible service for details.	
<ul style="list-style-type: none"> <li>✓ Aids and Appliances - Benefits on the purchase or hire of Aids and Appliances approved by Queensland Country Health with a limit of \$2,000 per person per Membership Year (sub-limits and benefit replacement periods apply to some items). Please contact the Fund regarding benefit availability prior to purchasing an Aid or Appliance.</li> <li>✓ Mammograms and bone densitometry - Benefit up to \$75 limited to two services for each of these tests, only if performed in a radiology practice and not claimable from another source. The Membership Year limit is \$300 per person covered.</li> <li>✓ Nursing services - A benefit up to \$50 per visit or \$150 per day, up to \$1,000 per person per Membership Year is payable for               <ul style="list-style-type: none"> <li>○ Bush nursing services provided by a registered nurse employed at a public hospital or bush nursing centre where there is no resident medical practitioner</li> <li>○ Home nursing services provided by a registered nurse in private practice</li> <li>○ A benefit up to \$150 per day, up to \$750 per person per Membership Year is payable for clinically relevant special nursing provided by a registered nurse in private practice.</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>✓ Hearing aids - A benefit amount is provided to use over three Membership Years based on the date of which the purchase of a hearing aid/s is made. The benefit limit applies based on your length of membership with Queensland Country as follows - up to 10 years \$1,000, 10-15 years \$1,500 and 15 years+ \$2,000. Benefits are per person up to the appropriate benefit limit.</li> <li>✓ Hearing aid maintenance, batteries &amp; chargers - Benefit up to \$100 per person per Membership Year for the cost of maintenance fees, repairs, batteries or purchase and/or repairs of a charging dock for hearing aids.</li> <li>✓ Australian Hearing Services - Benefit of \$25 per Membership Year per eligible person for the cost of a Hearing Services Card.</li> </ul>	

## Other Extras

Service or consultation type	Waiting periods	Benefit amounts	Benefit limit per Membership Year
<b>Childbirth education</b>			
	12 months	\$60	\$60
<b>Pharmaceutical<sup>^</sup></b>			
	2 months	Up to \$70 per script	\$500 per person
<b>School accidents</b>			
	2 months	Up to limit	Limit of \$750 per child
<b>Healthy living</b>			
<b>ELIGIBLE SERVICES</b>	2 months	\$150 per person, per Membership Year	
<ul style="list-style-type: none"> <li>✓ Participate in a choice of approved weight management programs<sup>^^</sup></li> <li>✓ Participate in other approved health management programs* including:               <ul style="list-style-type: none"> <li>○ Gym membership</li> <li>○ Personal training programs</li> <li>○ Aquatic exercise/rehabilitation including pool entry and exercise classes (excludes swim classes/lessons)</li> </ul> </li> <li>✓ Participate in quit smoking programs</li> <li>✓ Have your skin checked for skin cancers (except where there is a Medicare benefit)</li> </ul>		<ul style="list-style-type: none"> <li>✓ Supermarket tours conducted by a dietitian or other allied health professional qualified to provide nutrition advice</li> <li>✓ Consultation fees for diabetes educator</li> <li>✓ Consultation fees for metabolic dietitian and nutritionists when providing assistance with weight management</li> <li>✓ Bowel screening test and Bone Density Test (not performed in a radiology practice and no doctor's referral required)</li> <li>✓ Prostate-Specific Antigen test (one per year) - we will cover a second yearly test not covered by Medicare</li> </ul>	

<sup>^</sup> 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.

<sup>^^</sup> 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 process your own claims online for some services and do quotes. 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](http://queenslandcountry.health) Email: [info@queenslandcountry.health](mailto:info@queenslandcountry.health)**