Young Extras

1 April 2025



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

Extras cover

Young Extras is our entry level extras cover. It gives you benefits on a range of treatments like dental, optical, physiotherapy and chiropractic; services that aren't always covered by Medicare. With Young Extras you receive 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	Benefit limits per Membership Year
Diagnostic			
Periodic oral exam (012)	2 months	\$42	
Preventative			
Scale and clean (114)	2 months	\$67	\$500 per person
Fluoride application (121)	2 months	\$18	
Restorative			up to \$1,000 per policy
Filling/restoration (531)	2 months	\$68	Combined limit claimable for general and major dental
Extractions			
Tooth extraction - surgical# (322)	12 months	\$135	
Crowns and bridges			
Full crown veneered (615)	12 months	\$500	

For surgical extractions claimed under extras cover, benefits will be paid on dental item numbers only, unless hospital cover is held and all waits have been served for any inpatient services.

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	Benefit limits per Membership Year	
Frames (110)			
Single vision lenses (212)		\$225 per person up to \$450	
Progressive lenses (512)	2 months	per policy per Membership Year for all optical items	
Contact lenses (812)		.o. dii optical feomo	

Therapies			
Services covered and example items	Waiting periods	Benefit Amounts	Benefit limits per Membership Year
Physiotherapy			
Initial visit		\$42	\$400 man management
Subsequent visit	2 months	\$37	\$400 per person up to \$800 per policy
Group therapy		\$8	up to 3000 per policy
Chiropractic			
Initial visit	2 months	\$42	
Subsequent visit	21110110113	\$30	
Acupuncture*			
Initial & subsequent visit	2 months	\$30	
Osteopathy			
Initial visit	2 months	\$42	
Subsequent visit	2 1110110113	\$30	
Remedial massage* and myotherapy	y*		\$300 per therapy
Initial & subsequent visit	2 months	\$35	\$500 per person
Chinese medicine*			up to \$1,000 per policy
Initial & subsequent visit	2 months	\$30	
Dietitian			
Initial visit	2 months	\$55	
Subsequent visit	2 1110110110	\$35	
Podiatry			
Initial & subsequent visit		\$30	
Approved appliances (orthotics)	2 months	Up to limits	
Minor procedures		Up to limits	

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

Other Extras			
Services covered and example items	Waiting periods	Benefit Amounts	Benefit limits per Membership Year
Pharmaceutical*			
	2 months	Up to \$45 per script	\$150 per person up to \$300 per policy
Healthy Living			
ELIGIBLE SERVICES	2 months	\$125 per person up to \$250 per policy	
Participate in a choice of approved weight management programs^^ Participate in other approved health management programs* including:		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	
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	

- ^ 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.

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 Email: info@queenslandcountry.health