Fund Name: Queensland Country Health Fund Ptd Ltd trading as:



Shop K10, Gateway Shopping Centre, 1 Roystonea Ave, Yarrawonga NT 0834 1800 623 893

Queensland Country Health Fund

(previously MIM Employees Health Society)

Territory Health Fund

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Product Name	Tables	Excess	Co-Payments	Restrictions	Exclusions
Better Hospital (Silver+) \$250	VP250		Nil	Hospital Psychiatric Services	Weight Loss Surgery
Excess	TVP250	per membership year, capped at		.,,	Hospital treatment for which Medicare pays no benefit - e.g. most
		\$500 per couple/family policy.			cosmetic surgery
		No excess is payable for Children			
		up to and including the age of 12.			
Better Hospital (Silver+) \$500	VP500	\$500 excess maximum per person	Nil	Hospital Psychiatric Services	Weight Loss Surgery
excess	TVP500	per membership year, capped at			Hospital treatment for which Medicare pays no benefit - e.g. most
		\$1000 per couple/family policy.			cosmetic surgery
		No evenes is neverble for Children			
		No excess is payable for Children up to and including the age of 12.			
		up to and including the age of 12.			
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Vital Hospital (Basic+) \$250 excess	VI250 TVI250	\$250 excess maximum per person	NII	Hospital Psychiatric Services	Assisted Reproductive Services Cataracts
excess	1 11250	per membership year, capped at			
	I	\$500 per couple/family policy.	I		Dialysis for Chronic Kidney Failure Heart & Vascular System
	I	No excess is payable for Children	I		Implantation of hearing devices
	I	up to and including the age of 12.	I		Insulin Pumps
	I		I		Joint Replacements
	I		I		Pain management with device
	I		I		Pregnancy & Birth
	I		I		Sleep studies
					Weight loss surgery
					Hospital treatment for which Medicare pays no benefit - e.g. most
		1			cosmetic surgery
Vital Hospital (Basic+) \$500	VI500	\$500 excess maximum per person	Nil	Hospital Psychiatric Services	Assisted Reproductive Services
excess	TVI500	per membership year, capped at \$1000 per couple/family policy.			Cataracts Dialysis for Chronic Kidney Failure
		51000 per couple/family policy.			Heart & Vascular System
		No excess is payable for Children			Implantation of hearing devices
		up to and including the age of 12.			Insulin Pumps
					Joint Replacements
					Pain management with device
					Pregnancy & Birth
					Sleep studies
					Weight loss surgery
					Hospital treatment for which Medicare pays no benefit - e.g. most
\(\(\)\(\)\(\)\(\)\(\)\(\)\(\)\(\)\(\)\	1/1750	Ć750	AUI	Handhal Danahistala Candasa	cosmetic surgery
Vital Hospital (Basic+) \$750 excess	VI750 TVI750	\$750 excess maximum per person per membership year, capped at	NII	Hospital Psychiatric Services	Assisted Reproductive Services Cataracts
CACC33	141730	\$1500 per couple/family policy.			Dialysis for Chronic Kidney Failure
		\$2500 per couple, lanning poncy.			Heart & Vascular System
		No excess is payable for Children			Implantation of hearing devices
		up to and including the age of 12.			Insulin Pumps
					Joint Replacements
					Pain management with device
					Pregnancy & Birth
					Sleep studies
					Weight loss surgery Hospital treatment for which Medicare pays no benefit - e.g. most
					cosmetic surgery
Budget Hospital (Basic+) \$750	BH750	\$750 excess maximum per person	Nil	Hospital psychiatric services	Assisted Reproductive Services
excess	I -	per membership year, capped at		Palliative care	Back, neck and spine
		\$1500 per couple/family policy.		Rehabilitation	Blood
					Brain and nervous system
		No excess is payable for Children			Breast surgery (medically necessary)
		up to and including the age of 12.			Cataracts
					Chemotherapy, radiotherapy and immunotherapy for cancer
		1			Dialysis for Chronic Kidney Failure
		1			Digestive system
					Ear, nose and throat Eye (not cataracts)
					Gastrointestinal endoscopy
					Gynaecology
		1			Heart & Vascular System
					Implantation of hearing devices
					Insulin Pumps
					Joint Replacements
					Male reproductive system
					Pain management
		1			Pain management with device
					Plastic and reconstructive surgery (medically necessary)
					Podiatric surgery (provided by a registered podiatric surgeon) Pregnancy & Birth

					Sleep studies Weight loss surgery Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Grandfathered Products – Not av					
Product Name Top Hospital (Gold)	Tables HP	Excess \$0	Nil	Restrictions Nil	Exclusions Hospital treatment for which Medicare pays no benefit - e.g. most
Top Hospital (Gold)	THP	Ş0	INII		cosmetic surgery
Top Hospital (Gold) \$250 excess	EHP TEHP	\$250 excess maximum per person per membership year, capped at \$500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Nil	Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Top Hospital (Gold) \$500 excess	MEHP TMHP	\$500 excess maximum per person per membership year, capped at \$1000 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Nii	Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Comprehensive Hospital (Gold) \$250 excess	ECH	\$250 excess maximum per person per membership year, capped at \$500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Nil	Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Comprehensive Hospital (Gold)	MCH	\$500 excess maximum per person	Nil	Nil	Hospital treatment for which Medicare pays no benefit - e.g. most
\$500 excess		per membership year, capped at \$1000 per couple/family policy. No excess is payable for Children up to and including the age of 12.			cosmetic surgery
Intermediate Hospital (Basic+) \$250 excess	EHPI TEHPI	\$250 excess maximum per person per membership year, capped at \$500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth Weight Loss Surgery	Joint Replacements Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Intermediate Hospital (Basic+) \$500 excess	MHPI TMHPI	\$500 excess maximum per person per membership year, capped at \$1000 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth Weight Loss Surgery	Joint Replacements Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Value Hospital (Basic+) \$250 excess	V250	\$250 excess maximum per person per membership year, capped at \$500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth	Joint Replacements Weight Loss Surgery Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Value Hospital (Basic+) \$500 excess	V500	\$500 excess maximum per person per membership year, capped at \$1000 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth	Joint Replacements Weight Loss Surgery Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Singles & Couples (Basic+) \$250 excess	ESR	\$250 excess maximum per person per membership year, capped at \$500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth Weight Loss Surgery	Joint Replacements Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Singles & Couples (Basic+) \$500 excess	MSR	\$500 excess maximum per person per membership year, capped at \$1000 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Hospital Psychiatric Services Pregnancy & Birth Weight Loss Surgery	Joint Replacements Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery

^{**} An accident is determined to be an unforeseen event, occurring by chance and caused by an external force or object, resulting in involuntary injury to the body requiring immediate treatment.

NOTES:

* Medical Devices and Human Tissue Products: benefits payable at published benefit rates.

* Excesses: Applies to any hospital treatment if a Member is admitted as a private patient at a public or private hospital or a day surgery.