

Product Template: Queensland Country Health Fund and Territory Health Fund Private Hospital covers (effective 1 July 2024)

Fund Name: Queensland Country Health Fund is a registered business name of HBF Health Limited



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 Excess	VP250 TVP250	\$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	Hospital Psychiatric Services	Weight Loss Surgery Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Better Hospital (Silver+) \$500 excess	VP500 TVP500	\$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	Hospital Psychiatric Services	Weight Loss Surgery Hospital treatment for which Medicare pays no benefit - e.g. most cosmetic surgery
Vital Hospital (Basic+) \$250 excess	VI250 TVI250	\$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	Hospital Psychiatric Services	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Implantation of hearing devices 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
Vital Hospital (Basic+) \$500 excess	VI500 TVI500	\$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	Hospital Psychiatric Services	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Implantation of hearing devices 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
Vital Hospital (Basic+) \$750 excess	VI750 TVI750	\$750 excess maximum per person per membership year, capped at \$1500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Hospital Psychiatric Services	Assisted Reproductive Services Cataracts Dialysis for Chronic Kidney Failure Heart & Vascular System Implantation of hearing devices 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 excess	BH750	\$750 excess maximum per person per membership year, capped at \$1500 per couple/family policy. No excess is payable for Children up to and including the age of 12.	Nil	Hospital psychiatric services Palliative care Rehabilitation	Assisted Reproductive Services Back, neck and spine Blood Brain and nervous system Breast surgery (medically necessary) Cataracts Chemotherapy, radiotherapy and immunotherapy for cancer Dialysis for Chronic Kidney Failure Digestive system Ear, nose and throat Eye (not cataracts) Gastrointestinal endoscopy Gynaecology Heart & Vascular System Implantation of hearing devices Insulin Pumps Joint Replacements Male reproductive system Pain management 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 available for sale to new joiners					
Product Name	Tables	Excess		Restrictions	Exclusions
Top Hospital (Gold)	HP THP	\$0	Nil	Nil	Hospital treatment for which Medicare pays no benefit - e.g. most 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	Nil	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) \$500 excess	MCH	\$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	Nil	Hospital treatment for which Medicare pays no benefit - e.g. most 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 means accidental bodily injury caused solely and directly by external means, but excluding sporting accidents sustained by sportspeople in activities relating to their full-time employment as a sporting professional, including training and competition.

NOTES:

- * **Medical Devices and Human Tissue Products:** Benefits payable as per the Government Prescribed List. No benefit payable on an excluded service.
- * **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.