

QCHF Hospital Products

Fund Name	Queensland Country Health Fund
Fund ID	QCH
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Eligibility	To confirm Patient eligibility and membership level of cover please visit https://echeck.hambs.com.au prior to patient admission.

Medical Devices and Human Tissue Products

Benefits payable as per the Government Prescribed List. No benefit payable on an excluded service.

Public and Non-Agreement Hospitals

Legislated rates for accommodation. No benefits for operating theatre, labour ward and intensive care charges.

Better Hospital (Silver+)

Product Codes	
\$250 Excess	VP250
\$500 Excess	VP500
\$750 Excess	VP750
Product Tier	Silver Plus
Exclusions	No Benefits Paid for: ✗ Weight loss surgery
Restrictions	Benefits are limited to Default Bed Rate for: R Hospital psychiatric services
Co-Payment	Nil
Excess	Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.
Status	Open for sale to new policies (product eligibility criteria applies)

Signature Hospital (Silver+)

Product Codes	
\$250 Excess	SG250
\$500 Excess	SG500
\$750 Excess	SG750
Product Tier	Silver Plus
Exclusions	No Benefits Paid for: ✗ Assisted Reproductive Services ✗ Cataracts ✗ Dialysis for Chronic Kidney Failure ✗ Pain Management with device ✗ Insulin Pumps ✗ Joint Replacements ✗ Pregnancy and Birth ✗ Weight loss surgery
Restrictions	Benefits are limited to Default Bed Rate for: R Hospital psychiatric services
Co-Payment	Nil
Excess	Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.
Status	Open for sale to new policies (product eligibility criteria applies)



Vital Hospital (Bronze+)

Product Codes

\$250 Excess VI250

\$500 Excess VI500

\$750 Excess VI750

Product Tier Bronze Plus

Exclusions

No Benefits Paid for:

- ✗ 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 and birth
- ✗ Sleep studies
- ✗ Weight loss surgery

Restrictions

Benefits are limited to Default Bed Rate for:

- R Hospital psychiatric services

Co-Payment

Nil

Excess

Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status

Open for sale to new policies (product eligibility criteria applies)



Core Hospital (Basic+)

Product Codes

\$500 Excess CR500

\$750 Excess CR750

Product Tier

Basic Plus

Exclusions

No Benefits Paid for:

- × Assisted Reproductive Services
- × Back, neck and spine
- × Blood
- × Bone, joint and muscle
- × Brain and nervous system
- × Breast surgery (medically necessary)
- × Cataracts
- × Chemotherapy, radiotherapy and immunotherapy for cancer
- × Diabetes management (excluding insulin pumps)
- × Dialysis for chronic kidney failure
- × Digestive system
- × Ear, nose and throat
- × Heart & vascular system
- × Implantation of hearing devices
- × Insulin pumps
- × Joint replacements
- × Kidney and bladder
- × Lung and chest
- × Pain management
- × Pain management with device
- × Plastic and reconstructive surgery (medically necessary)
- × Podiatric surgery (provided by a registered podiatric surgeon)
- × Pregnancy and birth
- × Sleep studies
- × Weight loss surgery

Restrictions

Benefits are limited to Default Bed Rate for:

- R Hospital psychiatric services
- R Rehabilitation
- R Palliative care

Co-Payment

Nil

Excess

Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status

Open for sale to new policies (product eligibility criteria applies)



Budget Hospital (Basic+)

Product Codes	BH750
Product Tier	Basic Plus
Exclusions	No Benefits Paid for: <ul style="list-style-type: none">× 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 and birth× Sleep studies× Weight loss surgery
Restrictions	Benefits are limited to Default Bed Rate for: <ul style="list-style-type: none">R Hospital psychiatric servicesR RehabilitationR Palliative Care
Co-Payment	Nil
Excess	\$750 excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.
Status	Open for sale to new policies (product eligibility criteria applies)



Top Hospital (Gold)

Product Codes

\$0 Excess	HP
\$250 Excess	EHP
\$500 Excess	MEHP

Product Tier Gold

Exclusions Nil

Restrictions Nil

Co-Payment Nil

Excess Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status **Closed to new policies**

Intermediate Hospital (Basic+)

Product Codes

\$250 Excess	EHPI
\$500 Excess	MHPI

Product Tier Basic Plus

Exclusions No Benefits Paid for:

✗ Joint replacements

Restrictions Benefits are limited to Default Bed Rate for:

- R Assisted reproductive services
- R Cataracts
- R Dialysis for chronic kidney failure
- R Heart and vascular system
- R Hospital psychiatric services
- R Pregnancy and birth
- R Weight loss surgery

Co-Payment Nil

Excess Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status **Closed to new policies**

Value Hospital (Basic+)

Product Codes

\$250 Excess	V250
\$500 Excess	V500

Product Tier Basic Plus

Exclusions No Benefits Paid for:

- ✗ Joint replacements
- ✗ Weight loss surgery

Restrictions Benefits are limited to Default Bed Rate for:

- R Assisted reproductive services
- R Cataracts
- R Dialysis for chronic kidney failure
- R Heart and vascular system
- R Hospital psychiatric services
- R Pregnancy and birth

Co-Payment Nil

Excess Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status **Closed to new policies**

Singles and Couples (Basic+) (Hospital component)



Product Codes

\$250 Excess ESR
\$500 Excess MSR

Product Tier Basic Plus

Exclusions No Benefits Paid for:
✗ Joint replacements

Restrictions Benefits are limited to Default Bed Rate for:
R Assisted reproductive services
R Cataracts
R Dialysis for chronic kidney failure
R Heart and vascular system
R Hospital psychiatric services
R Pregnancy and birth
R Weight loss surgery

Co-Payment Nil

Excess Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status **Closed to new policies**

Public Hospital (Basic+)

Product Codes H

Product Tier Basic Plus

Exclusions Nil

Restrictions Benefits are limited to Default Bed Rate for ALL services

Co-Payment Nil

Excess Nil

Status **Closed to new policies**

Comprehensive Hospital (Gold)

Product Codes

\$250 Excess ECH
\$500 Excess MCH

Product Tier Gold

Exclusions Nil

Restrictions Nil

Co-Payment Nil

Excess Excess payable per overnight or same day admission (payable once per person per calendar year). Excess is not payable for dependant children aged 21 and under.

Status **Product terminated 1 May 2023**