

Queensland Country Health Fund
Online Claiming
Terms and Conditions

1. General Information

- 1.1 Online Claiming is a service provided by Queensland Country Health Fund Ltd to our Members via the Online Member Services Portal on our website www.qldcountryhealth.com.au.
- 1.2 Use of Online Claiming is governed by these terms and conditions and the terms and conditions which govern the use of this website.

2. Eligibility Requirements

- 2.1 To be eligible for Online Claiming:
- 2.1.1 a person must be a Member of Queensland Country Health Fund Ltd for a continuous period of three (3) months;
- 2.1.2 the total benefit claimed must be less than or equal to \$400 per day;
- 2.1.3 the service is provided no more than three (3) calendar months prior to the date the claim was submitted;
- 2.1.4 the service is one of the Service Types provided in clause 3.

3. Service Types

3.1 The following "Types" of claims are permitted through Online Claiming subject to the Member's level of cover. Any service that holds a 12 month waiting period is not permitted to be claimed through Online Claiming; these claims are required to be submitted manually.

Acupuncture	Homeopathy	Optical
Audiology	Massage	Physiotherapy
Chiropractor	Naturopathy	Psychology
Dietetics	Osteopathy	Podiatry (excluding orthotics & appliances)
Dental (excluding Major Dental)	Occupational Therapy	Speech Therapy

4. Claiming conditions

- 4.1 A claim for benefits must be lodged within two (2) years of the date of the service. There is no benefit entitlement for claims lodged after this period.
- 4.2 For Queensland Country Health Fund to assess your claim all invoices/receipts held by you must be originals (or provider endorsed duplicates) and include the following details:
- a) appropriate item number or full description of the service
 - b) patient's name
 - c) date of service
 - d) fee charged
 - e) provider's name, qualifications and practice address, and provider number
 - f) tooth numbers are required on dental accounts where treatment has taken place on individual teeth.
- 4.3 Benefits and limits are assessed having regard to the date on which the services were rendered.
- 4.4 Limits renew each anniversary date of the establishment of your membership.

4.5 Services must be provided by approved practitioners in private practice and who are registered in accordance with our Fund Rules.

4.6 All documents submitted in connection with a claim become the property of Queensland Country, unless otherwise agreed by the Health Fund.

4.7 Benefits are not payable:

4.7.1 For claims for services rendered while premiums are in arrears or the membership is suspended;

4.7.2 or may be payable at a reduced rate, during any applicable waiting periods;

4.7.3 for services rendered outside Australia or, for items purchased or hired from overseas suppliers;

4.7.4 on claims subject to compensation, third party or other liability provision;

4.7.5 for treatment rendered by a provider to the provider's partner (spouse or de facto) or dependant children or partner's dependant children if a legally enforceable debt is not raised.

5. Receipts for services claimed through Online Claiming

5.1 Members are to retain their original receipts for twelve (12) months after submission of a claim.

5.2 Queensland Country does not require receipts to be submitted for claims at the time of submission through Online Claiming.

5.3 Claims submitted through Online Claiming will be subject to review by random selection.

5.4 If receipts are not provided by a Member when requested within a maximum period of twenty-one (21) days, Queensland Country will suspend Online Claiming for the particular membership until the receipts are received and the review completed.

6. Other claiming options

6.1 If a claim does not meet these conditions, alternative claiming options can be found on our website at <http://www.qldcountryhealth.com.au/members/claims>.