

PRODUCT SUMMARY

DENTAL COVER



Mildura
HEALTH
Fund

OUR POPULAR DENTAL COVER OFFERS A FULL RANGE OF DENTAL BENEFITS, INCLUDING GAP FREE PREVENTATIVE DENTAL COVER. THIS STAND-ALONE PRODUCT CAN BE TAKEN ON ITS OWN OR COMBINED WITH EXTRAS AND/OR HOSPITAL COVER.

DENTAL / EXTRAS BENEFIT TABLE			DENTAL				
SERVICE	WAITING PERIOD	BENEFIT	SUB-LIMIT	FIRST YEAR MEMBERSHIP	LIFETIME LIMIT	CALENDAR YEAR LIMIT	
General & Major Dental	Preventative Dental [#]	2 months	100% [^]	x	\$350 Maximum benefit payable per person	\$1,050 Maximum benefit payable per person once first year is completed	
	General & Major Dental	2 months	70% ^{^^}				
	Inlay/Onlay, Crown & Bridge	2 months	As per MHF dental schedule	1st calendar year of membership \$350			
				2nd calendar year of membership \$450			
				3rd calendar year of membership \$500			
				4th calendar year of membership \$550			
				5th calendar year of membership \$600			
				6th calendar year of membership \$650			
Dentures	12 months	(every 3 years ^{^^^})	x				
Orthodontics	24 months	50% up to \$600	\$600 Per person per calendar year	\$1,500 Per person			

[^] Dental 100% benefit available at super dental providers ^{^^} Percentage based on MHF dental schedule ^{^^^} Full set of dentures claimable every 3 years
[#] 100% benefit payable for eligible preventative services when provided at one of our agreement dental clinics, see gap free preventative dental page 3.



NOT ONLY DOES REGULAR DENTAL CARE HELP KEEP YOUR TEETH AND GUMS HEALTHY, IT WILL HELP PREVENT THE NEED FOR MORE EXTENSIVE TREATMENT LATER ON.

MILDURA HEALTH FUND PRODUCT SUMMARY DENTAL COVER

DENTAL BENEFIT TABLE		DENTAL
SERVICE		BENEFIT
Preventative Treatment	Periodical oral examination	\$55.75
	Emergency consultation	\$35.05
	X-Ray	\$47.20
	Scale & Clean	\$114.20
	Fluoride Treatment	\$47.65
General & Major Dental	Surgical Extraction	\$189.90
	Filling - Adhesive one surface	\$102.95
	Filling of one root canal	\$185.95
	Full crown veneer	\$650
	Full denture	\$1,050

GAP FREE PREVENTATIVE DENTAL

A popular feature of our Dental cover is Gap Free Preventative Dental.

We will pay 100% of the fee for each eligible preventative service provided by one of our agreement dentists.

The same benefit amount will be paid whether you see an agreement dentist or not. (A balance may be payable for treatment provided by a non-agreement dentist).

Regular visits to the dentist are essential for the maintenance of healthy teeth and gums. MHF and Dentists recommend that you, and your family, visit every six months to ensure overall good oral health.

Benefits apply to adults and children who have served their waiting period. All limits and benefit conditions apply to these services.

ORTHODONTICS

The Fund provides cover for orthodontics under our Dental cover.

This cover entitles you to a yearly orthodontic benefit of \$600 with a \$1500 lifetime orthodontic limit.

We encourage you to provide us with a dental treatment plan when commencing orthodontic treatment to ensure maximum benefits are available to you.

Further information can be found in our Fact Sheet - Orthodontic Members Guide which can be downloaded from our website mildurahealthfund.com.au or forwarded to you on request.

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SUPER DENTAL AGREEMENTS

The Fund has entered into agreements with dental providers, known as super dental agreements, to limit the out of pocket expenses our members have to pay.

All dental providers receive the same benefit per service, whether they have an agreement with us or not. Our agreement dental providers will only charge the agreed amount for the service they provide.

You still have a choice of who you receive treatment with, we do not reduce the benefits paid if you see a provider who doesn't have an agreement with us.

We are unlike other health funds, who have preferred providers, we give you choice! Other health funds with preferred providers restrict who you can see, how much you can claim and generally pay a lower benefit for the same service to dentists who are not one of their preferred providers.

