

FACT SHEET

ORTHODONTIC MEMBERS GUIDE



ORTHODONTISTS SPECIALISE IN THE PREVENTION, DIAGNOSIS AND TREATMENT OF DENTAL AND FACIAL IRREGULARITIES TO HELP CORRECTLY ALIGN TEETH, BITES AND JAWS, INCLUDING STRAIGHTENING TEETH.

TREATMENT INCLUDES THE USE OF BRACES AND PLATES.

Mildura Health Fund provides cover for orthodontics under both our Dental (D) and Five Star Extras (E1) products.

Dental (D) entitles our members to a yearly orthodontic limit of up to \$600 with a \$1500 lifetime orthodontic limit. Five Star Extras (E1) entitles our members up to a yearly orthodontic limit of \$800 with a \$2400 lifetime orthodontic limit.

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

What are the Waiting Periods?

A 24 month waiting period applies to members who are new to dental cover. If you have recently joined, or upgraded to, dental cover we encourage you to contact us prior to commencing treatment.

Benefit Limits

Orthodontic benefits are subject to the following benefit limitations:

Yearly Limit: This is the maximum amount you can claim for a service in a calendar year, from 1 January to 31 December.

Sub Limit: This is a limit within a limit. It applies to a specific service, per person, per calendar year.

Lifetime Limit A lifetime limit applies to orthodontic treatment and applies to an individual.

Orthodontic Check List

The Fund recommends that you complete the check list below, before commencing orthodontic treatment.

Do I have dental cover?	
Have my waiting periods been served?	
What are my annual and lifetime limits?	
Do I have a dental treatment plan?	
Have I contacted the Fund?	

Schedule of Benefits

Dental and orthodontic benefits will be paid according to Mildura Health Fund's schedule of benefits. We recommend that you request a quote or treatment plan from your orthodontist or dentist and then contact the Fund to discuss the benefits you are entitled to.

Knowing the difference between an orthodontist and a dentist

Orthodontists and dentists share many similarities, and work together to help you improve your overall oral health.

Dentists cover a broad range of oral health issues. They are skilled practitioners who can diagnose and treat problems and common diseases that affect your teeth, mouth and gums.

Orthodontists are registered dental specialists who have completed an additional three years of full-time university training in orthodontics, facial growth and development, biology and biomechanics (they hold a General Dental Degree + Specialist Orthodontic Degree). They diagnose and treat crooked teeth, bad bites and poorly aligned jaws.

What is a Dental Treatment Plan?

Your orthodontist or dentist will be able to issue you with a treatment plan. A treatment plan should include the following information;

Patients name

Item number(s) used to identify treatment

Estimated duration of treatment

Treatment commencement date

How payment is to be made and the cost

- Upfront payment

- Payment instalments

How to submit your Claim

Present your receipt in person at our office

Email your claim receipt to: mhf@mildurahealthfund.com.au

Use our free app which is available for download on the App Store or Google Play

Post to Mildura Health Fund, PO Box 5046, Mildura Vic 3502

Fax to 03 5023 7732

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CLAIMING OPTIONS

Option One - If you choose to pay for your orthodontic treatment upfront, the Fund will pay your benefit spread over the number of calendar years that your active treatment spans.

Year 1

If your orthodontist or dentist doesn't claim electronically via HICAPS, they will need to provide a tax invoice/ statement and receipt that can be submitted to the Fund for claiming.

We encourage you to obtain a treatment plan to ensure that the maximum benefits available are received, as this will make claiming in Year 2 and Year 3 simpler.

The Fund will provide the allocated orthodontic benefit, provided you have not already used your yearly dental limit and have served all applicable waiting periods.

Yearly orthodontic limits are explained on page 1 of this guide.

Year 2

After you have attended your first appointment for the new calendar year, contact us at the Fund so that we know that this is the 2nd year of orthodontic treatment. We will have a copy of the paid receipt on file from Year 1, this does not need to be submitted again.

If you did not supply us with a treatment plan in Year 1 you will need to request a letter from the orthodontist or dentist that states that you are still undergoing active treatment.

Benefits will be provided for ongoing treatment and will be payable up to the yearly orthodontic limit (subject to your overall yearly applicable dental limit).

Year 3

After you have attended your first appointment for the third calendar year, contact us at the Fund once again so that we know that this is the 3rd, and final, year of orthodontic treatment. We will use the copy of the paid receipt from Year 1 that we still have on file for your claim.

Once your lifetime orthodontic limit has been reached, no further benefits will be payable towards orthodontic treatment.

*Please note if your treatment plan indicates a 12-18 month treatment time, Year 3 benefits may not be claimable.

Option Two - If you have chosen to pay for your orthodontic treatment via an installment payment plan.

Year 1

Once you have made payment, forward a copy of the fully itemised tax invoice/ statement and receipt from the orthodontist or dentist to your Fund for claiming.

The Fund will provide the allocated orthodontic benefit until you have reached your yearly orthodontic limit (subject to the overall yearly dental limit).

We encourage you to obtain a treatment plan to ensure that the maximum benefits available are received, as this will make claiming in Year 2 and Year 3 simpler.

Year 2

On or after 1 January, when the next instalment has been paid, forward the tax invoice/statement and receipt to the Fund for processing.

You will receive a benefit of 50% of the total payment, capped at the maximum benefit amount. You can continue submitting the paid tax invoice/ statement and receipts to the Fund until you have reached your orthodontic yearly maximum (subject to your overall yearly dental limit).

Year 3

On or after 1 January, if the payment plan has been completed, a confirmation letter is required from the orthodontist or dentist in order for the Fund to provide a benefit of the remaining balance of your lifetime orthodontic limit.

Once your lifetime orthodontic limit has been reached, no further benefits will be payable towards orthodontic treatment.

*Please note if your treatment plan indicates a 12-18 month treatment time, Year 3 benefits may not be claimable.

Option Three - If your orthodontist or dentist has chosen to process individual item numbers.

HICAPS

If your orthodontist or dentist chooses to process individual item numbers via HICAPS, a benefit will be allocated to each item number as per Mildura Health Fund's schedule of benefits. You will be responsible for the balance of the account.

Receipt

If your orthodontist or dentist chooses to provide an itemised invoice/statement and receipt with individual item numbers upon payment, a benefit will be allocated to each item number as per Mildura Health Fund's schedule of dental benefits, provided the allocated amount does not exceed your orthodontic yearly limit (subject to your overall yearly dental limit).

HAVE FURTHER
QUESTIONS?
GIVE US A CALL
(03) 5023 0269