

DENTAL COVER



Our standalone Dental Cover provides gap-free preventative dental and a full range of general and major dental benefits. It is perfect for members who want strong dental protection on its own or combined with other covers.

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	x	\$1,050 Maximum benefit payable per person once first year is completed
General & Major Dental	2 months	70%^	x		x	
Inlay/Onlay, Crown & Bridge, Implants, Indirect Restorations	2 months	As per MHF dental schedule	\$350 1 st Calendar year of membership		x	
			\$450 2 nd Calendar year of membership			
			\$500 3 rd Calendar year of membership			
			\$550 4 th Calendar year of membership			
			\$600 5 th Calendar year of membership			
\$650 6 th Calendar year of membership						
Dentures	12 months	(every 3 years^^^)	x	x		
Orthodontics	24 months	50% up to \$600	\$600 Per person per calendar year	\$1,500 Per person		

GENERAL & MAJOR DENTAL

^ Dental 100% benefit available at super dental providers.

^^ Percentage based on the MHF dental schedule.

^^^ Full set of dentures claimable every 3 years.

100% benefit payable for eligible services when provided at one of our agreement dental clinics.

DENTAL BENEFIT TABLE

DENTAL

SERVICE

BENEFIT

PREVENTATIVE TREATMENT

Periodical oral examination	\$59.85
Emergency Consultation	\$37.65
X-Ray	\$50.70
Scale & Clean	\$122.70
Fluride Treatment	\$51.20

GENERAL & MAJOR DENTAL

Surgical Extraction	\$204
Filling- Adhesive one surface	\$110.60
Filling of one root canal	\$199.80
Full crown veneer	\$650
Full denture	\$1,050

Benefits subject to Dental limits.

IMPORTANT BENEFIT INFORMATION

DENTAL COVER

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.

GAP FREE PREVENTATIVE DENTAL

A popular feature of our Dental and Five Star Extras covers is Gap Free Preventative Dental.

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

The same benefit amount will be paid whether you see an agreed 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 \$1,500 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 upon request.

IMPORTANT:

All the information in this brochure is up to date as of 1 April 2026 and supersedes all previously published material. Things can change, sometimes quickly so keep in mind that

benefits, rules, and details may be updated at any time.

Membership with Mildura Health Fund (and the benefits that come with it) are guided by the Private Health Insurance Act and our official Fund Rules.

Before you make any decisions about your cover, give this fact sheet a good read and hang onto it for later.

If you're having treatment and plan on making a claim, please contact us first. We can confirm exactly what you're covered for before you book in. It's also smart to review your cover regularly to make sure it still suits your health needs as life changes.

Need more details?

This document is an overview, but if you want extra information on any service or benefit, call us on (03) 5023 0269 or pop into one of our branches. We're always here to help.

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