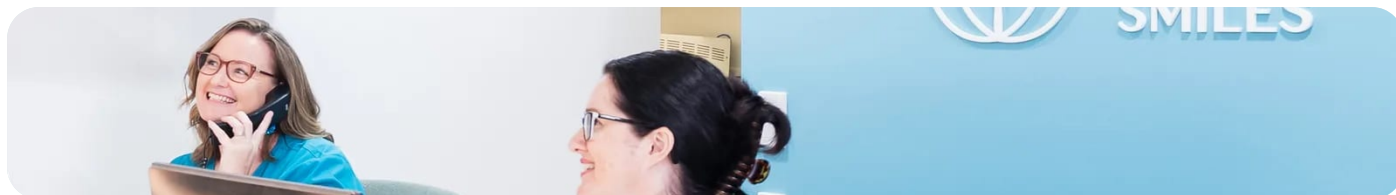




Checking your treatment plan and rebate

Questions to ask before treatment starts, and how to check with your health fund

Your **written treatment plan** lists the **item numbers** for each part of your treatment: the code your fund uses to work out your rebate. Use this checklist to check your plan with your **health fund** and take the time you need before anything starts.



QUESTIONS TO ASK US

- ☐ What is the least invasive treatment that will properly protect this tooth?
- ☐ Why is this treatment recommended, and do I really need it?
- ☐ How much will the treatment cost, and what does each line of my plan include?
- ☐ What are the item numbers for each part of my treatment?
- ☐ What could change once treatment starts?

QUESTIONS TO ASK YOUR FUND

- ☐ What rebate would I receive for each item number on my plan?
- ☐ Does my policy treat each item as general (routine) dental or major dental?
- ☐ Does a waiting period apply to any of these items?
- ☐ Is there an annual limit on what I can claim, and how much of it is left this year?
- ☐ Then work out your out-of-pocket cost: the gap between the fee and your rebate.

GOOD TO KNOW

General or major?

Crowns are usually classed as major dental, and simple fillings as general (routine) dental; complex fillings can also count as major. This varies by fund and policy, so check your policy.

Waiting periods

Set by each fund. Generally about two to six months for general dental, and can be 12 months or more for major items. Check yours before treatment starts.

Medicare

Most dental care is not covered by Medicare. For most adults, any rebate comes from private health insurance with extras cover.

MY NOTES

MY HEALTH FUND AND LEVEL OF COVER

DATE I CHECKED

ITEM NUMBER

PART OF MY TREATMENT

WHAT MY FUND TOLD ME

AN ESTIMATE IS NOT A GUARANTEE

It can change if a procedure takes longer than expected or other treatment turns out to be needed, for example once an old filling is removed. If that happens, we will talk it through with you. We would rather you feel sure than rushed. Questions about your plan? Call us on **(07) 3281 6666**.