

DENTAL FEES

- Unlike Medicare, dental fees are not subsidized by the Federal Government and there is no recognized fee schedule.
- Fees have to be set by the dentist to take account of individual costs of practice which will vary in different practices.
- As a general rule, a dentist has to pay out approximately 70 per cent of all fees received in the overhead costs of running the practice.
- If this practice tries to cut these costs to lower the fees you pay, there is a danger that the quality of your treatment may be compromised.
- The fees charged in this practice are kept as low as possible while still providing care of the highest quality.
- There is no comfort in providing cheap dentistry if it means a lower quality of care for patients.
- The best way to lower your dental costs is to prevent dental decay and gum disease in the first place. Regular checkups are a relatively inexpensive way to avoid higher costs

When you take out health insurance to cover for dental fees, you should be aware that

- Each health fund determines what level of rebates it will pay based on its own commercial requirements.
- An important aim of some health funds is, quite appropriately to make profits for their shareholders as well as provide rebates for their customers.
- The rebates payable on dental fees are unlikely, in many cases, to cover more than 60 per cent for common dental items and may cover less than half the cost of complex and expensive procedures.
- For some people, these rebates may be of assistance in offsetting some of the costs of the more expensive procedures but some arrangements may not always represent value for money for routine dentistry for you and your family.
- If you have a problem with your private health insurance, you should contact the fund directly. If you are unable to reach a satisfactory agreement with your fund, contact the Private Health Insurance Ombudsman, an independent body formed to help resolve complaints and provide advice and information. The Ombudsman can be reached on 1800 640 695 or by writing to Suite 1201, Level 12, St Martins Tower, 31 Market Street, Sydney NSW 2000. Fax 02 92615937. Email: info@phio.org.au

Before paying premiums for dental benefits or selecting a particular benefit table, you should ensure these costs represent value for you and your family. Please ask for advice on this matter.

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