

ORTHODONTIC MEMBERS GUIDE



WHAT IS DOES AN ORTHODONTIST SPECIALISE IN?

An orthodontist specialises in diagnosing, preventing, and correcting problems with the alignment of teeth and jaws. Their entire field is focused on how teeth fit together and how the jaws grow and function.

- Teeth straightening
- Bite correction
- Jaw alignment
- Orthodontic appliances (braces, aligners, expanders)
- Growth and development of teeth and jaws

Treatment includes the use of braces and plates.

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

BENEFITS

Orthodontic benefits are payable in accordance with the MHF Dental Benefit Schedule, and subject to Benefits Limits. To be covered you need to hold our Dental or Five Star Extras level of cover:

DENTAL		FIVE STAR EXTRAS	
SUB LIMIT	PER CALENDAR YEAR	SUB LIMIT	PER CALENDAR YEAR
LIFETIME LIMIT		LIFETIME LIMIT	
\$600		\$800	
	\$1,500		\$2,400

Limits are payable per person on a membership. Orthodontic benefits are included in a person’s overall calendar year limit for dental treatment.

For example, if you hold Dental cover and claim \$600 on orthodontic treatment this comes off your \$1,050 calendar year dental limit, leaving you \$450 to claim on other dental services for that year.

BENEFIT LIMITS EXPLAINED

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:** This is the maximum you can claim for orthodontic treatment in your lifetime.

WHAT IS THE WAITING PERIOD?

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.

ORTHODONTIC CHECK LIST

We recommend 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 before commencing treatment, then contact us to discuss the benefits you are entitled to.

WHAT IS THE DIFFERENCE BETWEEN AN ORTHODONTIST AND A DENTIST

Orthodontists and dentists share many similarities, and work together to help 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 two to three years of specialist 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, bite problems (overbite, underbite, crossbite), and jaw misalignment. Using braces, Invisalign, retainers, expanders, and other appliances to straighten teeth and guide jaw growth.

WHAT IS A DENTAL TREATMENT PLAN?

Your orthodontist or dentist will be able to provide you with a treatment plan that includes the following information;

Name of the patient

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 or
 - Payment instalments
-

SUBMITTING YOUR CLAIM

Present your receipt at one of our branches

Email your receipt to mhf@mildurahealthfund.com.au

CLAIMING OPTIONS

Option One - Upront payment

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 you receive maximum benefits available, as this will make claiming in Year 2 and Year 3 simpler.
We will refund to you the applicable orthodontic benefit payable, 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 following calendar year, contact us so that we know that this is the 2nd year of ongoing 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 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 - Pay Installments

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

- **Year 1-** Once you have a copy of the fully itemised tax invoice/ statement and receipt from the orthodontist or dentist for claiming.
We will refund to you the applicable orthodontic benefit payable 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-** You will receive a benefit of 50% of the total payment amount, capped at the maximum benefit payable for this service. You can continue submitting the paid tax invoice/ statement and receipts you have reached your orthodontic yearly (subject to your overall yearly dental limit)
- **Year 3-** On or after 1 January, of the 3rd calendar year, if you have completed the payment plan, we require a letter from your orthodontist or dentist confirming this. When this is received, the remaining balance of your lifetime orthodontic limit will be paid. 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 for your treatment.

- **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).

For more information on Orthodontics benefits, Dental and Five Star Extras cover please refer to our current Member Information Brochure.

Version: April, 2026



(03) 5023 0269 | mildurahealthfund.com.au | mhf@mildurahealthfund.com.au