

If you pay for health insurance, including dental health cover, you're probably paying more than what you would if you paid directly for your dental treatments out of your pocket. Health Funds are increasingly being criticised for their high fees for "extras" cover, which offer no real dollar benefit to the consumer.

In fact, the Australian Federal Health Minister recommends keeping hospital insurance,

but encourages self-insurance for "extras" (e.g. dental, physiotherapy), due to their poor value under health funds. Consumer group Choice spokesman Tom Godfrey has also indicated that people would be better off keeping extras premiums in the bank and personally paying bills for extras such as dental treatment and spectacles.





LAST YEAR, 500,000 AUSTRALIANS CANCELLED OR DOWNGRADED THEIR HEALTH INSURANCE POLICIES.



You can too... safely and easily.

Why self-insure?

- 1. Get full value for every dollar you pay no Health Fund administration and profit costs
- Only pay for treatments you need not subject to the limitations of a pooled funds benefit scale
- **3.** Access to treatments when you need them no waiting periods
- **4.** No more treatment claim exclusion surprises
- 5. No more treatment restriction period cycles
- 6. Freedom to choose your preferred trusted dentist and access to all treatment options

How do I self-insure?

We have a simple direct debit savings plan with several options covering preventative care and forward treatment needs.

Take control of your dental health and pay only for what you need!

Call us now on 08 9336 9999





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