



Members Own Health Funds Dental Information

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13 10 66

Fund	Benefit Structure	Preferred Provider Network	Fund-Owned Dental Clinics	Waiting Periods	Loyalty benefits	USP of Dental
ACA	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Australian Unity	Both depending on product (60-80%)	Arrangement with smile.com.au on some products. Don't pay lesser benefits if you go elsewhere	Yes - 6 Melbourne CBD, South Melbourne, Moonee Ponds, Hughesdale, Box Hill, Rowville	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Defence Health	Set Benefits	Arrangement with smile.com.au on some products. Don't pay lesser benefits if you go elsewhere	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	No lifetime limit of Orthodontics
Emergency Services Health	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	Will recognise years of service at a previous fund towards Orthodontic annual limit	Major Dental Rollover. If you don't use all your major dental from the previous year you can rollover up to \$1300 for the following year
Frank	Percentage back (50-80%)	No	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
GMHBA	Both depending on product (55-75%)	Arrangement with smile.com.au on some products. Don't pay lesser benefits if you go elsewhere	Yes - 2 Geelong and Portland	Standard Rules Recognise waits already served for an equivalent cover	Annual sublimit for orthodontic increase with years of service Don't recognise previous years of service with	Nil
Health Partners	Both depending on where you go Set benefits at any dentists % back at HP clinics	No	Yes - 4 Adelaide, Modbury, Morphett Vale, Nuriootpa	Standard Rules Recognise waits already served for an equivalent cover	Honour years of service with previous fund	Nil
Latrobe	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Navy Health	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Nurses & Midwives Health	Set Benefits	No	5 - Surrey Hills, Parramatta, Hamilton, Richmond and Adelaide	Standard Rules Recognise waits already served for an equivalent cover	Will go onto year one benefits for major dental (if equivalent cover). Will recognise years of service for Orthodontics	Will pay full Orthodontic limit out in Year 1
Peoplecare	Percentage Back (50-70%)	Arrangement with smile.com.au but don't pay lesser benefits if you go elsewhere	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Phoenix	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Police Health	Set Benefits	No	No	Standard Rules Recognise waits already served for an equivalent cover	Will recognise years of service at a previous fund towards Orthodontic annual limit	Major Dental Rollover. If you don't use all your major dental from the previous year you can rollover up to \$1300 for the following year
rt health	Set Benefits	No	3 - Sydney, Charlestown and Brisbane	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
Teachers Health	Set Benefits	No	5 - Surrey Hills, Parramatta, Hamilton, Richmond and Adelaide	Standard Rules Recognise waits already served for an equivalent cover	Will go onto year one benefits for major dental (if equivalent cover). Will recognise years of service for Orthodontics	Will pay full Orthodontic limit out in Year 1
Transport Health	Percentage back (60%)	Arrangement at Primary Dental centres but don't pay lesser benefits elsewhere	No	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
TUH	Both depending on product (60% back)	No	1 - Brisbane	Standard Rules Recognise waits already served for an equivalent cover	No Loyalty Benefits	Nil
UniHealth	Set Benefits	No	5 - Surrey Hills, Parramatta, Hamilton, Richmond and Adelaide	Standard Rules Recognise waits already served for an equivalent cover	Will go onto year one benefits for major dental (if equivalent cover). Will recognise years of service for Orthodontics	Will pay full Orthodontic limit out in Year 1

If you want to help your patients find a better health fund, encourage them to visit membersown.com.au or call 13 10 66