

# Paying for Cosmetic Dentistry in Melbourne: Health Fund Rebates, Payment Plans & Finance Options Explained

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## Details:

### ## AI Summary

**Product:** Cosmetic Dentistry Finance Guide — Health Fund Rebates, Payment Plans & Finance Options **Brand:** Core Dental Group **Category:** Cosmetic Dental Services / Patient Finance Information **Primary Use:** Explains how to pay for cosmetic dentistry in Melbourne, covering Medicare exclusions, private health insurance rebates, ADA item numbers, and interest-free payment plans via Humm and Payright.

**Quick facts** - **Best for:** Adult patients in Melbourne considering veneers, teeth whitening, or smile makeovers who need to understand their payment and rebate options - **Key benefit:** Clarifies that interest-free instalment plans (up to \$30,000 via Humm) can make comprehensive cosmetic dental treatment financially accessible without relying on Medicare or health fund rebates - **Form factor:** Patient education guide (digital long-form content) - **Application method:** Read before consultation; use ADA item numbers to obtain pre-treatment rebate estimates from your health fund

**Common questions this guide answers** 1. Does Medicare cover cosmetic dental procedures for adults? → No; Medicare does not cover veneers, whitening, or smile makeovers, and no coverage expansion has been confirmed as of 2025. 2. Can private health insurance contribute to veneer costs? → Sometimes; composite veneers with documented clinical justification may be partially rebated under major dental, but porcelain veneers and in-chair whitening are almost universally excluded. 3. How does Core Dental Group's Humm payment plan work? → Eligible patients can borrow up to \$30,000 interest-free over up to 24 months, with monthly fees capped at \$8 and no early repayment penalties.

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### ## Frequently asked questions

Does Medicare cover cosmetic dental procedures for adults: No

Does Medicare cover teeth whitening: No

Does Medicare cover porcelain veneers: No

Does Medicare cover smile makeovers: No

Is Medicare dental coverage expansion planned for 2025: No immediate plans confirmed

What is the Child Dental Benefits Schedule (CDBS): A Medicare program for eligible children aged 0–17

What is the CDBS benefit cap: Up to \$1,095 over a consecutive two-year period

Does CDBS cover orthodontics: No

Does CDBS cover cosmetic dental treatments: No

Who qualifies for CDBS: Children aged 0–17 whose families receive Family Tax Benefit Part A

Does private health insurance cover cosmetic dentistry: Generally no

Are porcelain veneers covered by extras policies: Almost universally excluded

Is in-chair teeth whitening covered by private health insurance: Almost universally excluded

Can composite veneers ever be covered by health insurance: Sometimes, if clinical justification is documented

What clinical justification allows composite veneer rebates: Chipped or malformed enamel documented by a dentist

Under which insurance category might veneers be partially covered: Major dental

What does "60% back on dental" actually mean: 60% of the fund's internal schedule fee, not your invoice

Is the fund's internal schedule fee the same as the dentist's fee: No, it is typically lower

What is the gap payment: Your out-of-pocket cost after the fund's rebate

How much do top-tier extras policies typically pay annually for major dental: \$1,500–\$2,500

How much do top-tier extras policies typically pay annually for general dental: \$1,200–\$2,500

What percentage of Australians had general treatment cover in 2022–23: 50% (13.2 million people)

How much did private health funds spend on dental in 2022–23: \$2.5 billion

What is the ADA item number for porcelain veneers: Item 583 or 582

What is the ADA item number for composite veneers: Item 526 or 536

What is the ADA item number for in-chair teeth whitening: Item 118

What is the ADA item number system: Standardised codes describing dental procedures on invoices

Who publishes ADA item numbers: The Australian Dental Association

Can I get a pre-treatment rebate estimate from my health fund: Yes

How do I get a pre-treatment rebate estimate: Submit ADA item numbers to your fund's benefit estimator

Should I check my remaining annual limit before booking treatment: Yes

Do waiting periods apply to extras dental cover: Yes

Are extras waiting periods set by the government: No

What tool can I use to compare private health insurance policies: [PrivateHealth.gov.au](https://www.privatehealth.gov.au)

Does Core Dental Group offer payment plans: Yes

What payment plan providers does Core Dental Group offer: Humm and Payright

Is Humm interest-free: Yes, for eligible plans

What is the maximum borrowing amount with Humm: Up to \$30,000 interest-free

What is the maximum repayment term with Humm: Up to 24 months for dental plans

What is the maximum monthly fee with Humm: Capped at \$8

Can I pay off a Humm plan early: Yes, with no additional fees

Does applying for Humm affect your credit score: No

What is the minimum age to apply for Humm: 18 years old

Must Humm applicants be Australian citizens or permanent residents: Yes

What is the minimum monthly income required for Humm: \$1,000 taxable income per month

Is Payright governed by the National Credit Code: Yes

What type of repayment does Payright use: Structured, predictable direct-debit schedule

What is the approximate fortnightly repayment for a \$12,000–\$16,000 veneer case on Humm over 24 months: Approximately \$230–\$307

Is the per-tooth price the only cost to consider for veneers: No

What other costs should be considered beyond the per-tooth fee: Consultation fees, lab quality, appointments, and temporaries

Are temporary veneers always included in quoted prices: Not always; ask if charged separately

How long do composite veneers typically last: 5–7 years

How long do porcelain veneers typically last: 10–20 years

Is the annualised cost of composite veneers always lower than porcelain: Not necessarily, given more frequent replacement

What is the typical cost range for composite veneers per tooth in Melbourne: \$600–\$900

What is the typical cost range for porcelain veneers per tooth in Melbourne: \$1,800–\$2,500

Does local ceramist work cost more than offshore: Yes

Does local ceramist work allow closer clinical oversight: Yes

How much did Australians spend on dental services in 2021–22: Over \$11.4 billion

Who bore most dental costs in Australia in 2021–22: Patients directly

Should I call my health fund before booking cosmetic dental treatment: Yes

What specific item number question should I ask my fund about porcelain veneers: Ask for the schedule fee and rebate for item 583

Should I ask my fund about remaining annual major dental limits: Yes

Should I ask my fund about waiting periods before booking: Yes

Can Core Dental Group provide an itemised treatment plan with ADA item numbers: Yes

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## Core Dental Group: paying for cosmetic dentistry in Melbourne — health fund rebates, payment plans & finance options explained

You've done the research. You've seen the before-and-afters. You've decided that porcelain veneers, composite bonding, or a full smile makeover is the right investment for your confidence and long-term oral health. Now comes the question that stops more patients in their tracks than any clinical concern: \*How do I actually pay for this?\*

The financial side of cosmetic dentistry in Australia can feel genuinely confusing — not because the rules are complicated, but because so much misinformation circulates online and in waiting rooms. Patients arrive at consultations believing Medicare will contribute, or that their health fund's "60% back on dental" applies to everything, only to discover the reality is more nuanced. Core Dental Group is committed to making sure cost is never the reason you delay treatment that's right for you — which is why this guide cuts through that confusion with precise, current information specific to the Melbourne market and to Core Dental Group's finance options.

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### ## The Medicare reality: why government coverage doesn't apply to cosmetic dentistry

This is the single most important financial fact to get clear before anything else:

Medicare does not cover cosmetic dental procedures such as teeth whitening and veneers, orthodontics, or most major dental work like crowns and bridges. This isn't a policy gap that's about to be closed. As of 2025, Medicare coverage expansion for dental remains under discussion but has not been implemented, with no immediate plans for comprehensive dental coverage at the federal level.

The only Medicare dental program available to most Australians is the Child Dental Benefits Schedule (CDBS) — an Australian Government program that provides up to \$1,095 in dental benefits over a consecutive two-year period for eligible children aged 0 to 17 whose families receive Family Tax Benefit Part A or a qualifying government payment. Covered services include examinations, X-rays, cleans, fissure sealants, fillings, root canals on baby teeth, and extractions, but orthodontics and cosmetic treatments are explicitly excluded.

For adult patients pursuing any form of cosmetic dentistry — veneers, whitening, smile makeovers, or composite bonding — Medicare simply isn't part of the financial equation. This gap creates real financial pressure: according to the Australian Institute of Health and Welfare, Australians spent over \$11.4 billion on dental services in 2021–22, with the majority of costs borne directly by patients.

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### ## Private health insurance: what your extras policy actually covers (and what it doesn't)

In Australia, individuals or families can purchase private health insurance to cover all or part of the cost of healthcare not covered by Medicare. Private health insurance is generally divided into hospital cover, general treatment cover, and ambulance cover — and it's general treatment cover that provides insurance against the costs of dental treatment.

In 2022–23, 13.2 million Australians (50%) were covered by a general treatment policy, and dental services accounted for \$2.5 billion — or 13% — of expenditure by private health insurance funds. Despite this scale of coverage, cosmetic dentistry sits in a very specific and often misunderstood position within that spending.

### ### The cosmetic exclusion rule

Cosmetic treatments — including veneers, whitening, and smile-makeover bonding — are excluded from almost every extras product. Cosmetic-tagged items are simply not rebatable. This is a near-universal industry position, not a quirk of any single fund.

That said, there's an important nuance many patients miss:

Some top-tier products do rebate composite veneers under "restorative" if a clinical justification — such as a chipped tooth or malformed enamel — is documented. Porcelain veneers and in-chair whitening are almost universally excluded regardless.

This means that if your composite veneer treatment is addressing a structurally compromised tooth — fractured in an accident, say, or significantly malformed from development — your dentist may be able to document a clinical rationale that allows your fund to classify the treatment differently. This isn't a loophole; it's a legitimate clinical distinction. Bring it up with your Core Dental Group clinician at your consultation.

### ### The "60% back" misunderstanding

Even when a procedure is technically covered, the rebate you receive is rarely what patients expect. A fund's "60% back" claim refers to 60% of the fund's internal schedule fee — not 60% of your actual invoice. In practice, the real-world rebate is often 30–50% of the bill at non-preferred-provider clinics.

Your health fund calculates rebates based on its own benefit schedule, which is typically lower than the dentist's actual fee. The resulting gap payment is your out-of-pocket cost.

### ### What extras policies typically cover in major dental

Where private health insurance does contribute to cosmetic-adjacent treatments, it generally does so under the "major dental" category. Major dental may include complex fillings, crowns, veneers, bridgework, implants, and dentures. Top-tier extras dental in 2026 provides approximately \$1,200–\$2,500 in annual general dental benefits and \$1,500–\$2,500 in annual major dental benefits.

The practical takeaway: if you're having porcelain or composite veneers placed for a documented restorative reason, your major dental benefit may partially offset costs — but for purely aesthetic treatment, plan for the full fee to come out of pocket.

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### ## The ADA item number system: your tool for accurate pre-treatment estimates

Before you book treatment, there's a specific step every informed patient should take: obtain your itemised treatment plan with Australian Dental Association (ADA) item numbers and check it against your fund's benefit schedule.

Every dental invoice in Australia lists standardised item numbers that describe the procedures received. These codes are published in the \*Australian Schedule of Dental Services and Glossary\*, maintained by the Australian Dental Association, and are used nationally by all dental practitioners and health funds.

The item numbers most relevant to cosmetic dentistry are:

- **\*\*Item 583 / 582\*\*** — Porcelain or ceramic veneers - **\*\*Item 526 / 536\*\*** — Composite veneers - **\*\*Item 118\*\*** — In-chair teeth whitening

If you have private health insurance with dental cover, understanding item numbers can help you get the most out of your benefits. Different funds have different levels of coverage and use item numbers to determine rebates. Your Core Dental Group dentist can provide a detailed treatment plan including item numbers, which you can then take to your health fund to understand your coverage and any out-of-pocket expenses.

### ### How to get a pre-treatment rebate estimate: step-by-step

1. **\*\*Request an itemised treatment plan\*\*** from Core Dental Group following your consultation — this will list each ADA item number and the associated fee.
2. **\*\*Log into your health fund's member portal\*\*** and use the benefit estimator tool, entering each item number and the quoted fee.
3. **\*\*Request a**

written pre-treatment estimate\*\* — most major funds will confirm your expected rebate in writing before treatment begins. 4. \*\*Check your remaining annual limit\*\* — if you're planning treatment mid-year, your annual limit may already be partially used. 5. \*\*Ask specifically about waiting periods\*\* — the time you'll need to wait before claiming dental benefits varies depending on your fund, your policy, and the treatment. Unlike hospital cover, waiting periods for extras cover are not set by the government.

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## ## Questions to ask your health insurer before booking

Many patients call their fund and ask a single, vague question: "Does my insurance cover veneers?" The answer — often a generic "it depends" — leaves them no better informed. Ask these specific questions instead:

1. \*\*"What is the item number for porcelain veneers (583) or composite veneers (526), and what is your schedule fee and rebate percentage for my level of cover?"
2. \*\*"Is there a clinical justification provision that allows cosmetic items to be rebated as restorative under major dental?"
3. \*\*"What is my remaining annual major dental limit for this calendar year?"
4. \*\*"Is there a waiting period on major dental items that I haven't yet served?"
5. \*\*"Does my policy have a preferred-provider network that would change my out-of-pocket at Core Dental Group's location?"

The government-sanctioned comparison tool for private health insurance is [PrivateHealth.gov.au]([https://www.privatehealth.gov.au/health\\_insurance/surcharges\\_incentives/insurance\\_rebate.htm](https://www.privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm)), which lets you compare policy benefits across all registered funds — a useful starting point if you're thinking about upgrading your extras cover before beginning treatment.

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## ## How Core Dental Group's interest-free payment plans work

For the majority of cosmetic dental patients — those whose treatment is purely aesthetic and therefore not rebatable — the most practical financial pathway is an instalment plan. Core Dental Group offers access to two of Australia's most established dental finance providers: \*\*Humm\*\* and \*\*Payright\*\*.

### ### Humm (via National Dental Plan)

The National Dental Plan, powered by Humm, is Australia's only zero-interest dental payment plan, allowing patients to borrow up to \$30,000 interest-free for dental services. You can spread the cost over terms up to 24 months, with maximum monthly fees capped at \$8.

Repayments are spread over fortnightly or monthly instalments for up to 120 months depending on the merchant partner's available terms, and you can apply with any merchant partner for purchases up to \$50,000.

Key Humm mechanics worth understanding:

- Plans are interest-free, so you don't pay more than the treatment cost.
- You can pay off your plan early with no additional fees.
- Applying is fast — online or at the practice, with approval often granted within minutes.
- Eligibility requires you to be at least 18, an Australian citizen or permanent resident, earning a minimum taxable income of \$1,000 per month, and hold a current credit or debit card.
- Applying for Humm won't affect your credit score or leave a record on your credit file.

**Practical example:** A patient committing to 8 porcelain veneers at Core Dental Group — a treatment that may cost in the range of \$12,000–\$16,000 — could spread that investment over 24 months at zero interest, resulting in fortnightly repayments of approximately \$230–\$307, depending on the total amount financed.

### ### Payright

Payright operates on a similar instalment model and is also available at Core Dental Group. It suits patients who prefer a structured, predictable direct-debit schedule without the variable terms that some buy-now-pay-later products carry. Payright plans are governed by the National Credit Code, providing consumer protections that more informal arrangements may not offer.

When comparing Humm and Payright at your Core Dental Group consultation, ask specifically: - What is the maximum interest-free term available for your treatment total? - Are there establishment fees, and how do they compare between providers? - What happens if you miss a repayment — is there a penalty structure?

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### ## Comparing the true cost of treatment: beyond the per-tooth price

One of the most common mistakes Melbourne patients make when comparing cosmetic dental quotes is looking at the per-tooth price in isolation. That figure is only one part of your total financial commitment. A genuinely accurate cost comparison means looking at:

| Cost factor | What to ask | |---|---| | **\*\*Per-tooth fee\*\*** | What does each veneer cost, and is the quote fixed or subject to change? | | **\*\*Consultation and planning fees\*\*** | Is the initial consultation charged, and is Digital Smile Design or mock-up work included? | | **\*\*Laboratory provenance\*\*** | Is the ceramist local or offshore? (Local ceramists typically cost more but allow closer clinical oversight) | | **\*\*Number of appointments\*\*** | Porcelain veneers require multiple visits; does the quoted price include all appointments? | | **\*\*Temporary veneers\*\*** | Are temporaries included in the price, or charged separately? | | **\*\*Longevity and replacement cost\*\*** | What is the annualised cost over the expected lifespan of the material? |

That last point deserves particular attention. A composite veneer quoted at \$600–\$900 per tooth may look dramatically cheaper than a porcelain veneer at \$1,800–\$2,500 per tooth — but if composite requires replacement every 5–7 years and porcelain lasts 10–20 years, the annualised cost difference narrows considerably. (See our detailed breakdown in our guide on *\*Porcelain Veneers vs Composite Veneers: Which Is Right for Your Smile?\**)

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### ## Key takeaways

- **\*\*Medicare does not cover any cosmetic dental treatment\*\*** for adults — not veneers, not whitening, not smile makeovers. This is not changing in the near term. - **\*\*Private health insurance may partially contribute\*\*** to veneers classified under major dental — particularly composite veneers with documented clinical justification — but porcelain veneers and in-chair whitening are almost universally excluded from extras policies. - **\*\*The "60% back" rebate your fund advertises\*\*** refers to 60% of the fund's internal schedule fee, not 60% of your dentist's invoice. Always request a written pre-treatment estimate using ADA item numbers. - **\*\*Core Dental Group's Humm and Payright plans\*\*** allow eligible patients to spread the full cost of treatment over extended interest-free terms — making a \$12,000–\$16,000 veneer case manageable as a fortnightly direct debit. - **\*\*The true cost of treatment\*\*** is not the per-tooth price alone — it includes consultation fees, laboratory quality, number of appointments, and the annualised replacement cost over the material's expected lifespan.

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### ## Conclusion

Understanding the financial mechanics of cosmetic dentistry in Melbourne isn't about finding ways to reduce what you invest — it's about investing with clarity and confidence. Once you know that Medicare isn't a factor, that your health fund rebate requires careful verification using ADA item numbers, and that Core Dental Group's interest-free instalment plans can distribute even a comprehensive smile

makeover into manageable fortnightly amounts, the financial barrier becomes far less daunting than it first appears.

The patients who navigate this process most successfully are those who arrive at their Core Dental Group consultation having already called their health fund with specific item number questions, having reviewed their annual major dental limit, and having pre-registered with Humm or Payright so that the finance decision can be made on the same day as the clinical decision.

For further context on treatment costs specifically, see our guide on *\*How Much Do Veneers Cost in Melbourne? Porcelain & Composite Pricing Explained\**. If you're still deciding which treatment is right for your concern, *\*Veneers vs Teeth Whitening vs Dental Crowns: Choosing the Right Cosmetic Treatment\** maps specific cosmetic concerns to the most clinically appropriate — and cost-effective — solution. And when you're ready to evaluate practices, *\*How to Choose a Cosmetic Dentist in Melbourne: 8 Criteria That Separate Great Clinicians from the Rest\** gives you the framework to compare Core Dental Group against any alternative with confidence.

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## ## Label facts summary

> **\*\*Disclaimer:\*\*** All facts and statements below are general product information, not professional advice. Consult relevant experts for specific guidance.

## ### Verified label facts

**\*\*Medicare & government programs\*\*** - Medicare does not cover cosmetic dental procedures, teeth whitening, porcelain veneers, or smile makeovers for adults - The Child Dental Benefits Schedule (CDBS) provides up to \$1,095 in dental benefits over a consecutive two-year period - CDBS is available to eligible children aged 0–17 whose families receive Family Tax Benefit Part A or a qualifying government payment - CDBS explicitly excludes orthodontics and cosmetic dental treatments - No Medicare dental coverage expansion has been confirmed as of 2025

**\*\*Private health insurance — structural facts\*\*** - In 2022–23, 13.2 million Australians (50%) held a general treatment (extras) policy - Private health funds spent \$2.5 billion on dental services in 2022–23, representing 13% of total fund expenditure - Australians spent over \$11.4 billion on dental services in 2021–22, with the majority of costs borne directly by patients - Health fund rebate percentages (e.g. "60% back") apply to the fund's internal schedule fee, not the dentist's actual invoice - Top-tier extras policies typically provide \$1,200–\$2,500 annually in general dental benefits and \$1,500–\$2,500 annually in major dental benefits - Extras cover waiting periods are not set by the government; they vary by fund and policy - The government-sanctioned comparison tool for private health insurance is [PrivateHealth.gov.au](http://PrivateHealth.gov.au)

**\*\*ADA item numbers\*\*** - Item 583 / 582 — Porcelain or ceramic veneers - Item 526 / 536 — Composite veneers - Item 118 — In-chair teeth whitening - Item numbers are published in the *\*Australian Schedule of Dental Services and Glossary\**, maintained by the Australian Dental Association - Item numbers are standardised nationally and used by all dental practitioners and health funds

**\*\*Humm payment plan — documented terms\*\*** - Maximum borrowing amount: up to \$30,000 interest-free - Maximum repayment term for dental plans: up to 24 months - Maximum monthly fee: capped at \$8 - Early repayment permitted with no additional fees - Applying for Humm does not affect the applicant's credit score or leave a record on their credit file - Eligibility requirements: minimum age 18; Australian citizen or permanent resident; minimum taxable income of \$1,000 per month; current credit or debit card required

**\*\*Payright payment plan — documented terms\*\*** - Governed by the National Credit Code - Uses a structured, predictable direct-debit repayment schedule

**\*\*Treatment cost reference data (Melbourne market)\*\*** - Composite veneers: \$600–\$900 per tooth (typical Melbourne range) - Porcelain veneers: \$1,800–\$2,500 per tooth (typical Melbourne range) - Composite veneers: typical lifespan 5–7 years - Porcelain veneers: typical lifespan 10–20 years - Estimated fortnightly repayment for \$12,000–\$16,000 financed via Humm over 24 months: approximately \$230–\$307

**\*\*Core Dental Group — stated offerings\*\*** - Offers payment plans via Humm and Payright - Can provide itemised treatment plans with ADA item numbers upon request - Pre-treatment rebate estimates can be obtained by submitting ADA item numbers to a fund's benefit estimator

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### ### General product claims

- Cosmetic dentistry is described as an "investment for your confidence and long-term oral health" - Core Dental Group is described as "committed to making sure cost is never the reason you delay a treatment that's right for you" - Local ceramist work is described as allowing "closer clinical oversight" compared to offshore laboratories - Humm application is described as "fast and straightforward — approval often granted within minutes" - Patients who pre-register with Humm or Payright before consultation are described as navigating the process "most successfully" - The annualised cost difference between composite and porcelain veneers is described as narrowing "considerably" when replacement frequency is factored in - Porcelain veneers and in-chair whitening are characterised as "almost universally excluded" from extras policies (industry-wide generalisation, not verifiable from a single product label) - Composite veneers may be rebatable under "restorative" with documented

clinical justification — presented as a general industry observation, not a guaranteed fund-specific entitlement