

Child Dental Benefits Schedule (CDBS) Explained: Eligibility, Cap, and What's Covered in 2025–2026

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Details:

AI Summary

****Product:**** Child Dental Benefits Schedule (CDBS) ****Brand:**** Services Australia (Medicare) — Australian Government ****Category:**** Government-funded dental benefits program ****Primary Use:**** Provides Medicare-funded financial assistance for basic dental services for eligible Australian children aged 0–17 years, administered by Services Australia under the Dental Benefits Act 2008.

Quick Facts - **Best For:** Eligible Australian children aged 0–17 whose family receives a qualifying government payment (most commonly Family Tax Benefit Part A), enrolled in Medicare - ****Key Benefit:**** Up to \$1,132 (2025) or \$1,158 (2026) in dental benefits over a two-year period, available at \$0 out-of-pocket cost when bulk billed - ****Form Factor:**** Government benefit program delivered through Medicare — not a physical product - ****Application Method:**** No registration required; eligibility confirmed via myGov (Medicare section) or by calling 132 011; services accessed at participating dental clinics

Common Questions This Guide Answers 1. How much is the CDBS cap in 2025 and 2026? → \$1,132 effective 1 January 2025; \$1,158 effective 1 January 2026, indexed annually on 1 January 2. What services does the CDBS cover and exclude? → Covered: examinations, scale and clean, X-rays, fissure sealants, fillings, root canal treatment, extractions, partial dentures; Excluded: orthodontics, cosmetic procedures (whitening, veneers), hospital-based dental treatment 3. Does unused CDBS balance roll over after the two-year period? → No — unused funds are forfeited after the two-year benefit period and cannot be carried forward

Product Facts

| Attribute | Value | |-----|-----| | Program name | Child Dental Benefits Schedule (CDBS) | | Administered by | Services Australia (Medicare) | | Governing legislation | Dental Benefits Act 2008 | | Program introduced | January 2014 | | 2025 benefit cap | \$1,132 (effective 1 January 2025) | | 2026 benefit cap | \$1,158 (effective 1 January 2026) | | Cap indexing | Annually on 1 January | | Benefit period | Two calendar years from first eligible service | | Unused funds | Forfeited after two-year period — do not roll over | | Eligible age range | 0–17 years (for at least one day of the calendar year) | | Medicare enrolment required | Yes | | Qualifying payment (common) | Family Tax Benefit Part A, Parenting Payment, Youth Allowance, Carer Payment, ABSTUDY, Disability Support Pension, Double Orphan Pension, Veterans' Children Education Scheme (age 16+) | | FTB Part B eligibility | No — Part B alone does not qualify | | Covered services | Examinations, scale and clean, X-rays, fissure sealants, fillings, root canal treatment, extractions, partial dentures | | Excluded services | Orthodontics, cosmetic procedures (whitening, veneers), hospital-based dental treatment | | Bulk billing availability | Yes — Core Dental Group bulk bills all eligible CDBS patients | | Out-of-pocket cost (bulk billed) | \$0 | | Cap balance check | Performed automatically before every appointment | | Eligibility check | myGov (Medicare section) or call 132 011 | | Reference guide | Guide to the CDBS, Version 14, January 2026 |

Frequently Asked Questions

What is the Child Dental Benefits Schedule (CDBS): A federal government Medicare dental program for eligible children

When was the CDBS introduced: January 2014

What did the CDBS replace: The former Medicare Teen Dental Plan

Which legislation governs the CDBS: The Dental Benefits Act 2008

Who administers the CDBS: Services Australia (through Medicare)

What is the CDBS cap for children starting treatment in 2025: \$1,132

What is the CDBS cap for children starting treatment in 2026: \$1,158

When does the 2025 cap take effect: 1 January 2025

When does the 2026 cap take effect: 1 January 2026

How often is the CDBS cap indexed: Annually on 1 January

How long is the CDBS benefit period: Two calendar years

When does the two-year benefit period start: When the child first receives an eligible dental service

Do unused CDBS funds roll over indefinitely: No

What happens to unused funds after the two-year period: They cannot be used and are forfeited

Can the remaining cap balance carry across both years of the period: Yes

What is the minimum age for CDBS eligibility: 0 years (from birth)

What is the maximum age for CDBS eligibility: 17 years

Does a child need to be aged 0–17 for the entire calendar year: No, just one day of the calendar year

Is Medicare enrolment required for CDBS eligibility: Yes

Does receiving Family Tax Benefit Part B alone qualify for CDBS: No

Does Family Tax Benefit Part A qualify a family for CDBS: Yes

Does Parenting Payment qualify for CDBS: Yes

Does Youth Allowance qualify for CDBS: Yes

Does Carer Payment qualify for CDBS: Yes

Does ABSTUDY qualify for CDBS: Yes

Does Disability Support Pension qualify for CDBS: Yes

Does Double Orphan Pension qualify for CDBS: Yes

Does the Veterans' Children Education Scheme qualify for CDBS: Yes, for children aged 16 or over

Do families need to apply or register for the CDBS: No

How are families notified of CDBS eligibility: By post or electronically through myGov

How can parents check their child's CDBS balance via myGov: Select Medicare, then History and statements, then Child Dental Benefits Schedule

What Medicare phone number can parents call to check eligibility: 132 011

How often is CDBS eligibility reassessed: Annually

If a child becomes eligible mid-year, when does eligibility begin: Backdated to 1 January of that calendar year

Does the CDBS cover dental examinations: Yes

Does the CDBS cover scale and clean (professional cleaning): Yes

Does the CDBS cover dental X-rays: Yes

Does the CDBS cover fissure sealants: Yes

Does the CDBS cover fillings: Yes

Does the CDBS cover root canal treatment: Yes

Does the CDBS cover tooth extractions: Yes

Does the CDBS cover partial dentures: Yes

Does the CDBS cover orthodontics: No

Does the CDBS cover braces or clear aligners: No

Does the CDBS cover teeth whitening: No

Does the CDBS cover cosmetic veneers: No

Does the CDBS cover hospital-based dental services: No

Does the CDBS cover dental treatment under general anaesthetic in a hospital: No

Can dental hygienists provide CDBS services: Yes, on behalf of a dentist

Can dental therapists provide CDBS services: Yes, on behalf of a dentist

Can oral health therapists provide CDBS services: Yes, on behalf of a dentist

Can dental prosthetists provide CDBS services: Yes, on behalf of a dentist

Are there item or time restrictions on some CDBS services: Yes

Can certain examination item numbers be claimed more than once within a defined period: No

What does bulk billing mean for CDBS families: The practice claims Medicare directly; family pays nothing

Can a bulk billing provider charge a patient a co-payment: No, it is prohibited by law

Does Core Dental Group bulk bill CDBS patients: Yes

Does Core Dental Group charge gap fees for CDBS services: No

Does Core Dental Group check a child's cap balance before appointments: Yes, automatically before every appointment

Can CDBS and private health insurance be claimed simultaneously for the same service: No

What percentage of eligible families have not used the CDBS: Approximately two in three (66%)

What proportion of children aged 5–10 had untreated tooth decay (AIHW 2025): 27% (approximately 1 in 4)

Is dental disease the most prevalent chronic health condition in Australian children: Yes, according to AIHW

By how much can fissure sealants reduce decay in sealed teeth: Up to 80%

What is the approximate cost of a typical preventive visit against the CDBS cap: Approximately \$160 to \$210

How many preventive visits per year does Core Dental Group recommend to maximise the CDBS benefit: Two visits per year

Can treatment from 2025 continue into 2026 under the \$1,132 cap: Yes, if the treatment period started in 2025

Does the CDBS operate through private health insurance: No, it operates through Medicare

Can CDBS services be accessed at private dental clinics: Yes

Can CDBS services be accessed at public dental clinics: Yes

What government guide details covered CDBS services: Guide to the Child Dental Benefits Schedule, Version 14, January 2026

What is the source for CDBS eligibility and cap information: Services Australia

Core Dental Group Child Dental Benefits Schedule (CDBS) explained: eligibility, cap, and what's covered in 2025–2026

Dental disease is the most prevalent chronic health condition affecting Australian children — and also one of the most preventable. Around 1 in 4 (27%) children aged 5–10 had at least one deciduous tooth with untreated decay, according to the Australian Institute of Health and Welfare (AIHW, 2025). For Australian families navigating the cost of children's dental care, the Child Dental Benefits Schedule (CDBS) is the single most significant government initiative available — yet around two in three eligible families have not used it, according to Australian Dental Association president Chris Sanzaro.

Core Dental Group is committed to ensuring Australian families have clear, accurate information about the CDBS so that no eligible child misses out on funded dental care. This article is the definitive reference for Australian parents who want to understand exactly what the CDBS is, whether their child qualifies, how the cap works, and which treatments are — and are not — covered in 2025–2026. If you are ready to act on this information, see our companion guide, **How to Claim CDBS Bulk Billing at Core Dental Group Australia**, which walks through the end-to-end process of accessing bulk billing with zero out-of-pocket cost.

What is the Child Dental Benefits Schedule (CDBS)?

The Child Dental Benefits Schedule is a federal government program administered through Medicare that provides financial assistance to help cover the cost of basic dental services for eligible children aged between 0 and 17 years. Introduced in January 2014 under the Dental Benefits Act 2008, it replaced the former Medicare Teen Dental Plan and expanded coverage to children from birth to age 17.

The scheme operates through Medicare, not private health insurance, so eligibility and claims are managed by Services Australia. Eligible children can access general dental treatment at both public and private dental clinics, and at most clinics this treatment will be bulk billed. When a practice like Core Dental Group bulk bills CDBS services, the family pays nothing out of pocket for covered treatments.

The 2025–2026 benefit cap: how much is available?

The cap amount

The indexed cap rate of \$1,132 came into effect on 1 January 2025 and applies until 31 December 2025 — but only where an eligible child commences treatment during the two-year 2025–2026 calendar period.

For families whose child first accesses CDBS services in 2026, a higher cap applies: \$1,158, effective 1 January 2026 through 31 December 2026.

In practical terms, the \$1,158 cap applies only if a child's CDBS treatment period begins in 2026. Children who started in 2025 remain on the \$1,132 cap, even if their treatment continues into 2026.

How the two-year period works

The cap is indexed each year on 1 January. The two-year period starts when a child first receives an eligible dental service.

If your child uses only part of the cap, the remaining balance is available for further treatment within the same two-year window. Once the cap is reached, treatment can continue but any additional cost comes out of pocket.

Unused funds do not roll over. If the full amount isn't used within the two calendar years, those remaining funds are forfeited — a new two-year period starts fresh.

Worked example (from Services Australia):

During 2024, Lia received the Parenting Payment. This meant her daughter Rachel was eligible for dental benefits from 1 January 2024. She was eligible again in 2025 because Lia also received the Parenting Payment that year. Lia claimed child dental benefits for Rachel in 2024 and 2025. By 31 December 2024, Services Australia had paid \$840 of Rachel's \$1,095 limit. Lia can use the remaining \$255 balance in 2025 because she received the Parenting Payment in 2025 and Rachel remained eligible for CDBS.

This example highlights a key planning point for Australian families: the cap balance carries across both years in the period, so there's no need to rush all treatment into a single calendar year. Spreading check-ups, preventive treatments, and any restorative work across both years is the most effective way to get the most out of the benefit.

CDBS eligibility: does your child qualify?

Three criteria must all be met for a child to be eligible for CDBS benefits in a given calendar year.

Eligibility criteria at a glance

| Criterion | Requirement | |---|---| | **Age** | Aged 0–17 years for at least one day of the calendar year |
| **Medicare** | Eligible for Medicare on the day of service | | **Government payment** | Child or family receives a qualifying Australian Government payment |

Children are eligible for the CDBS if they are aged 0 to 17 years for any one day of the calendar year, eligible for Medicare, and part of a family that receives Family Tax Benefit Part A — or the child receives an Australian Government payment from the list available through Services Australia.

Qualifying government payments

The more common qualifying payments include Family Tax Benefit Part A, Parenting Payment, Youth Allowance, and Carer Payment. Additional qualifying payments listed by Services Australia and Oral Health Victoria include ABSTUDY, Disability Support Pension, Special Benefit, Double Orphan Pension, and the Veterans' Children Education Scheme (for children aged 16 or over).

One distinction that many families miss: families receiving only FTB Part B do not qualify for CDBS. Eligibility is linked specifically to FTB Part A. If you receive Family Tax Benefit Part B but not Part A, your child is not automatically eligible — confirm your payment type through myGov or by calling Medicare on 132 011.

How eligibility is assessed

Services Australia assesses eligibility at the beginning of each calendar year, and it's valid for the entire year. Children who become eligible later in the year have their eligibility backdated to 1 January of that calendar year.

Eligibility is also reassessed annually. Even if your child was eligible last year, they need to meet the criteria again this calendar year to continue receiving benefits — which matters if your government payments have changed.

How to check your child's eligibility

You do not need to apply or register for the CDBS. A notification of eligibility will be sent to the child or their parent/guardian/carer either by post or electronically through myGov. You can also confirm eligibility and check your remaining cap balance by:

- Logging into your **myGov** account, selecting 'Medicare', then 'History and statements', then 'Child Dental Benefits Schedule' - Calling **Medicare on 132 011** - Asking the team at Core Dental Group to check your balance before your appointment via Health Professional Online Services (HPOS)

What does the CDBS cover? A complete service list

Services covered under the CDBS include fissure sealing, fillings, root canals, extractions, and partial dentures. The full schedule of covered services, as published in the Australian Government's *Guide to the Child Dental Benefits Schedule* (Version 14, January 2026), includes:

Covered services

- **Dental examinations** — routine check-ups and clinical assessments - **Dental cleaning** — scale and clean (professional prophylaxis) - **X-rays** — bitewing, periapical, and panoramic radiographs - **Fissure sealing** — protective sealants applied to the grooves of molars - **Fillings** — tooth-coloured composite or amalgam restorations - **Root canal treatment** — pulp therapy for infected or damaged teeth - **Extractions** — removal of primary or permanent teeth where clinically necessary - **Partial dentures** — where required following extractions

Dental hygienists, dental therapists, dental prosthetists, and oral health therapists can all provide CDBS services on behalf of a dentist. This matters at Core Dental Group, where our integrated team of specialist paediatric dentists, general dentists, and dental therapists can deliver CDBS-covered services across the right level of clinician for each child's needs — with no gap in coverage. (See our guide, *What Is a Specialist Paediatric Dentist? How Core Dental Group's Registered Specialists Differ from General Dentists*, for a detailed explanation of our multidisciplinary model.)

Service restrictions to be aware of

Some CDBS services carry item or time restrictions, so it's worth checking with your dentist before starting treatment. Certain examination item numbers cannot be claimed more than once within a defined time period, and some restorative items have limitations on the number of surfaces that can be claimed per tooth. Core Dental Group's team checks your child's cap balance and applicable item restrictions before each appointment, so there are no surprises.

What the CDBS does not cover

Knowing the exclusions is just as important as knowing what's covered. Benefits are not available for orthodontics, cosmetic dental work, or any services provided in a hospital.

Explicit CDBS exclusions

| Exclusion category | Examples | |---|---| | **Orthodontics** | Braces, clear aligners, retainers, space maintainers as orthodontic appliances | | **Cosmetic dental procedures** | Teeth whitening, cosmetic veneers, aesthetic bonding | | **Hospital-based dental services** | Any dental treatment requiring hospital admission or general anaesthetic in a hospital setting |

Dental benefits are not payable where the person requires dental services in a hospital. This is a critical point for families whose children may need complex treatment under general anaesthesia — those cases fall entirely outside the CDBS scope, which is one reason why early preventive care and prompt treatment of developing issues matters so much clinically.

On orthodontics: while the CDBS doesn't fund orthodontic treatment, routine paediatric dental check-ups — during which Core Dental Group clinicians assess jaw development, bite alignment, and space for permanent teeth — are covered. (See our guide, *Early Orthodontic Assessment for Children in Australia: When to Start and What Core Dental Group Looks For*, for more on what our clinicians assess at routine appointments.)

Maximising your child's CDBS benefit: a practical approach

Many families leave hundreds of dollars in CDBS benefits unused. Because the cap doesn't roll over beyond the two-year period, getting the most from it takes a bit of planning.

Practical tips for Australian families

1. **Book preventive visits in both years of the period.** A typical preventive visit — examination, two bitewing X-rays, scale and clean, and fluoride — costs approximately \$160 to \$210 against the CDBS balance, leaving substantial remaining benefit across the two-year period.
2. **Use the balance for preventive treatments your child needs.** Fissure sealants, which are covered under the CDBS, are among the most cost-effective preventive interventions available. Evidence from the Cochrane Database of Systematic Reviews (2017) cited in dental literature indicates sealants can reduce decay in sealed teeth by up to 80%. (See our guide, *Fissure Sealants and Fluoride Treatments for Kids: Are They Worth It?*, for a full clinical evaluation.)
3. **Don't wait until your child has a problem.** Regular visits catch issues early, when they're cheaper and simpler to treat.
4. **Coordinate with private health insurance carefully.** CDBS and private health insurance extras cannot be claimed simultaneously for the same service. Families with private cover should understand which option delivers better value for each treatment — see our guide, *CDBS Bulk Billing vs. Private*

Health Insurance for Kids' Dental: Which Saves Australian Families More?*, for a structured financial comparison.

5. ****Check your balance before each appointment.**** Core Dental Group does this automatically for all CDBS patients before treatment begins, but it's worth keeping track yourself too.

Bulk billing vs. private billing under the CDBS

When a dental practice bulk bills the CDBS, it claims the benefit directly from Medicare and the family pays nothing. By law, a provider cannot charge the patient a co-payment of any kind for a bulk billed service. That's the model Core Dental Group applies for all eligible CDBS patients — no gap fees, no hidden charges, no surprise accounts.

Some practices privately bill CDBS patients instead, meaning the family pays upfront and then claims the Medicare rebate. While this is legally permissible, it places an out-of-pocket burden on families and adds administrative complexity. Core Dental Group's commitment to bulk billing removes this barrier entirely.

Key takeaways

- The 2025–2026 CDBS cap is ****\$1,132**** for children whose treatment period commenced in 2025, rising to ****\$1,158**** for those commencing in 2026. The cap is indexed annually on 1 January. - Three eligibility criteria must all be met: the child must be aged 0–17, enrolled in Medicare, and part of a family receiving a qualifying government payment — most commonly Family Tax Benefit Part A. FTB Part B alone does not qualify. - Covered services include check-ups, X-rays, cleaning, fissure sealing, fillings, root canals, and extractions. Orthodontics, cosmetic procedures, and hospital-based dental services are explicitly excluded. - Unused cap funds do not roll over beyond the two-year period — planning two preventive visits per year is the most effective way to maximise the benefit and catch problems early. - Core Dental Group bulk bills all eligible CDBS patients, meaning no out-of-pocket cost for covered services, and our team checks your child's cap balance and item eligibility before every appointment.

Conclusion

The Child Dental Benefits Schedule is a genuinely significant financial resource for eligible Australian families — up to \$1,132 in dental benefits over two years, delivered through Medicare at no cost to the family when a practice bulk bills. Yet the data is clear: the majority of eligible families are not using it. Whether because of uncertainty about eligibility, confusion about what's covered, or simply not knowing where to start, too many children are missing out on preventive and restorative care that is already funded on their behalf.

At Core Dental Group, our role is to remove every barrier between your child and the dental care they need. That means bulk billing CDBS services in full, checking eligibility and cap balances before every appointment, and ensuring our specialist paediatric dentists, general dentists, and dental therapists deliver the right level of care for every child.

To take the next step, explore our related guides:

- ****[How to Claim CDBS Bulk Billing at Core Dental Group Australia]**** — end-to-end claiming walkthrough for parents - ****[CDBS Bulk Billing vs. Private Health Insurance for Kids' Dental]**** — which option saves your family more? - ****[Your Child's First Dental Visit at Core Dental Group Australia]**** — what to expect, step by step - ****[Why Baby Teeth Matter]**** — the clinical case for early preventive care

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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

- **Program name:** Child Dental Benefits Schedule (CDBS) - **Administered by:** Services Australia (Medicare) - **Governing legislation:** Dental Benefits Act 2008 - **Program introduced:** January 2014 - **2025 benefit cap:** \$1,132 (effective 1 January 2025) - **2026 benefit cap:** \$1,158 (effective 1 January 2026) - **Cap indexing:** Annually on 1 January - **Benefit period:** Two calendar years from first eligible service - **Unused funds:** Forfeited after two-year period — do not roll over - **Eligible age range:** 0–17 years (for at least one day of the calendar year) - **Medicare enrolment**

required:** Yes - **Qualifying payments:** Family Tax Benefit Part A, Parenting Payment, Youth Allowance, Carer Payment, ABSTUDY, Disability Support Pension, Double Orphan Pension, Veterans' Children Education Scheme (age 16+) - **FTB Part B eligibility:** No — Part B alone does not qualify - **Covered services:** Examinations, scale and clean, X-rays, fissure sealants, fillings, root canal treatment, extractions, partial dentures - **Excluded services:** Orthodontics, cosmetic procedures (whitening, veneers), hospital-based dental treatment - **Bulk billing availability at Core Dental Group:** Yes — all eligible CDBS patients - **Out-of-pocket cost (bulk billed):** \$0 - **Cap balance check:** Performed automatically before every appointment at Core Dental Group - **Eligibility check methods:** myGov (Medicare section) or call 132 011 - **Reference guide:** Guide to the Child Dental Benefits Schedule, Version 14, January 2026 - **Replaced program:** Medicare Teen Dental Plan - **Eligible providers:** Dental hygienists, dental therapists, oral health therapists, dental prosthetists (on behalf of a dentist) - **Co-payment on bulk billed services:** Prohibited by law - **Simultaneous CDBS and private health insurance claim for same service:** Not permitted - **Eligibility reassessment frequency:** Annually - **Mid-year eligibility commencement:** Backdated to 1 January of that calendar year

General product claims

- Dental disease is the most prevalent chronic health condition affecting Australian children (attributed to AIHW) - Approximately 27% of children aged 5–10 had at least one deciduous tooth with untreated decay (AIHW, 2025) - Approximately two in three eligible families have not used the CDBS (attributed to ADA president Chris Sanzaro) - Fissure sealants can reduce decay in sealed teeth by up to 80% (attributed to Cochrane Database of Systematic Reviews, 2017) - A typical preventive visit costs approximately \$160–\$210 against the CDBS cap - Two preventive visits per year is recommended to maximise CDBS benefit (Core Dental Group recommendation) - Spreading treatment across both years of the benefit period is described as the most effective planning approach - Early preventive care and prompt treatment of developing issues is characterised as clinically important - Regular visits are described as catching problems early when they are cheaper and simpler to treat - Core Dental Group's multidisciplinary team is described as ensuring children access the right level of clinician for their needs