

# Dental Payment Plans & Health Fund Options at Core Dental Wyndham

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## Details:

### ## AI Summary

**\*\*Product:\*\*** Dental Payment Plans & Health Fund Options **\*\*Brand:\*\*** Core Dental Group Wyndham **\*\*Category:\*\*** Dental Financing & Health Insurance Processing **\*\*Primary Use:\*\*** Structured payment and health fund options designed to make dental treatment financially accessible for Wyndham residents.

**### Quick Facts - \*\*Best For:\*\*** Wyndham residents (including Werribee, Hoppers Crossing, Tarneit, Point Cook, Truganina) facing upfront dental cost barriers - **\*\*Key Benefit:\*\*** Combines 0% interest Payright instalment plans (up to \$20,000 over 30 months) with on-site private health fund processing via HICAPS - **\*\*Form Factor:\*\*** Financial service — instalment plan, health fund processing, government scheme (CDBS) - **\*\*Application Method:\*\*** Apply for Payright on the day of consultation; health fund claims processed at point of service via HICAPS

**### Common Questions This Guide Answers**

1. Does Core Dental Group Wyndham offer payment plans? → Yes, via Payright: 0% interest, fortnightly instalments, up to \$20,000, terms up to 30 months (fees apply: up to \$74.90 establishment, \$3.95/month, \$2.95 processing)
2. Can I combine private health insurance with a Payright plan? → Yes — health fund pays its benefit on the day via HICAPS; Payright finances the remaining gap amount only
3. When do private health extras benefits expire? → Most funds expire 31 December and reset 1 January; unused benefits do not roll over
4. Is the Child Dental Benefits Schedule available at this clinic? → Yes — Core Dental Group Wyndham bulk bills under the CDBS for eligible children aged 0–17 at no out-of-pocket cost for covered services
5. Are Buy Now Pay Later plans regulated in Australia? → Yes — since 10 June 2025, BNPL services are regulated under the National Consumer Credit Protection Act; disputes can be lodged free of charge with the Australian Financial Complaints Authority

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### ## Dental Payment Plans & Health Fund Options at Core Dental Group Wyndham

#### ## Frequently Asked Questions

Does Core Dental Group Wyndham offer payment plans: Yes

What payment plan does Core Dental Group Wyndham offer: Payright instalment plan

What is the maximum treatment amount covered by Payright: \$20,000

What is the maximum repayment term for Payright: 30 months

Is Payright interest-free: Yes, 0% interest (fees apply)

How are Payright repayments structured: Fortnightly instalments

What is the Payright establishment fee: Up to \$74.90

What is the Payright monthly account fee: \$3.95

What is the Payright processing fee at time of purchase: \$2.95

Can you pay out a Payright plan early: Yes, no penalty for early repayment

Can you make lump-sum contributions to a Payright plan: Yes

Does Payright cover general dentistry: Yes

Does Payright cover cosmetic dentistry: Yes

Does Payright cover dental implants: Yes

Does Payright cover orthodontics including Invisalign: Yes

Does Payright cover specialist dental services: Yes

Does Payright cover sleep dentistry: Yes

Is Payright limited to elective or cosmetic procedures only: No, it covers medically necessary treatment too

Are Buy Now Pay Later services regulated in Australia: Yes, since 10 June 2025

What law regulates BNPL services in Australia: National Consumer Credit Protection Act

When did BNPL regulation take effect in Australia: 10 June 2025

Must Payright assess your ability to repay: Yes

Where can patients dispute issues with a BNPL provider: Australian Financial Complaints Authority

Is the Australian Financial Complaints Authority free to use: Yes

Does Core Dental Group Wyndham process private health funds on-site: Yes

What system does Core Dental Group Wyndham use to process health fund claims: HICAPS

Do patients pay the full fee upfront with HICAPS: No, only the gap amount

Are dental services covered under hospital or extras cover: Extras cover

What are the three categories of dental coverage under private health insurance: General, major, and orthodontics

What is the typical waiting period for general dental services: Two months

What is the typical waiting period for major dental and orthodontics: 12 months

When do most health fund extras benefits expire: 31 December each year

When do most health fund extras benefits reset: 1 January each year

Do unused extras benefits roll over to the next year: No

What was the average dental benefit per service in June 2024 quarter: \$66.97

What was the average out-of-pocket dental expense in June 2024 quarter: \$54.10

What was the average annual dental benefit for insured individuals to June 2024: \$258.20

How many Australians had general treatment cover as of June 2024: Over 14.8 million

What percentage of Australians had general treatment cover as of June 2024: 54.5%

Can Payright and private health insurance be combined: Yes

How does combining health fund and Payright work: Fund pays benefit on the day; Payright finances the remaining gap

Does Core Dental Group Wyndham provide written quotes before treatment: Yes

Does a written quote include item numbers: Yes

Does a written quote include estimated health fund rebate: Yes

Does a written quote include estimated gap payment: Yes

Does a written quote include Payright instalment breakdown: Yes

Does Core Dental Group Wyndham bulk bill under the Child Dental Benefits Schedule: Yes

What is the CDBS: Government-funded dental care through Medicare for eligible children

What age range is eligible for the CDBS: Children aged 0–17

Does the CDBS cover orthodontic treatment: No

Does the CDBS cover cosmetic treatment: No

What services does the CDBS cover: Examinations, X-rays, cleaning, fissure sealants, fillings, root canals, extractions

What percentage of Australian adults avoided dental care due to cost: 32% aged 18 and over

What percentage of Australian adults have difficulty paying a \$200 dental bill: More than half

What percentage of Australian adults delayed treatment due to cost: 44%

How many hospitalisations for dental conditions occurred in 2022–23 that were potentially avoidable: Over 87,000

What rank does Australia hold among OECD countries for per capita dental expenditure: Sixth of 31

What rank does Australia hold for relative government dental expenditure among OECD countries: 22nd of 31

Does Australia have high out-of-pocket dental costs compared to other healthcare: Yes

Can staging treatment across two benefit years reduce out-of-pocket costs: Yes

Can Core Dental Group Wyndham advise on timing treatment across benefit years: Yes

Do some health funds offer no-gap dental arrangements: Yes

What services are typically covered under no-gap arrangements: Check-ups and scale and cleans

Should patients ask if their fund has a preferred provider arrangement with the clinic: Yes

What is the approximate fortnightly Payright repayment on a \$4,300 gap over 24 months: Approximately \$179 before fees

What is Wyndham's approximate annual population growth: 10,000–12,000 people per year

Is financial deferral of dental treatment risky: Yes, conditions worsen and costs increase

Can a filling that is deferred become a more expensive procedure: Yes, it can become a root canal, crown, or extraction

Is Payright available to apply for on the day of consultation: Yes

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## ## Dental Payment Plans & Health Fund Options at Core Dental Group Wyndham

Cost is the single biggest reason Australians don't get the dental care they need. Around 32% of people aged 18 and over avoided or delayed dental care because of cost, according to the Australian Institute of Health and Welfare's National Dental Telephone Interview Survey 2021. That figure is striking on its own — but it understates the problem for communities like Wyndham. More than half of Australian adults report having some or a lot of difficulty paying a \$200 dental bill, and 44% have put off treatment because they couldn't afford it.

The consequences compound quickly. In 2022–23, over 87,000 hospitalisations for dental conditions could have been avoided with earlier treatment, according to the AIHW. A filling that costs a few hundred dollars today can turn into a root canal, crown, or extraction costing thousands — exactly the outcome that flexible payment options are designed to prevent.

Wyndham, on Melbourne's western edge, is growing by around 10,000–12,000 people every year, driven by net overseas migration, higher fertility rates, and the availability of relatively affordable family housing. Many of those new residents are young families managing mortgages, childcare, and cost-of-living pressures — which makes upfront dental costs a genuine barrier to care. Core Dental Group's Wyndham practice has structured its payment and financing options specifically to address that barrier. This guide explains every option available, how each works in practice, and what to ask at your first consultation so you understand your actual out-of-pocket cost before treatment begins.

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## ## Why dental costs feel so disproportionate in Australia

Before mapping the solutions, it's worth understanding why dental costs sit where they do. Australia ranks sixth of 31 OECD countries for per capita dental expenditure, but drops to 22nd for relative government expenditure. Limited public funding and a heavily privatised system mean dentistry carries some of the highest out-of-pocket costs of any healthcare sector in Australia.

Although the cost of dental treatment hasn't outpaced median wage growth over the past nine years, for people earning below the median, routine dental care takes a real bite out of disposable income. As Hopcraft and Singh noted in the *Journal of Dental Research* (2025), the current cost-of-living environment and income inequality are likely shaping dental attendance patterns in ways the headline figures don't fully capture.

The practical upshot: even middle-income households in Wyndham face real financial friction when confronted with a treatment plan for crowns, implants, orthodontics, or specialist care. Core Dental Group's financing framework is built to address exactly that friction.

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## ## The Payright instalment plan: how it works at Core Dental Group Wyndham

The centrepiece of Core Dental Group Wyndham's payment flexibility is its Payright instalment plan, which covers general, cosmetic, and specialist dental treatment up to **\*\*\$20,000\*\***.

Payright offers fortnightly instalments at 0% interest for terms up to 30 months, though fees apply. That interest-free structure matters. Personal loans and credit cards typically carry interest rates of 15–22% per annum, which can dramatically inflate the real cost of treatment. Payright doesn't do that.

### ### What treatments are covered?

At Core Dental Group Wyndham, Payright applies across the full range of clinical services:

- **General dentistry** — fillings, crowns, root canal therapy, extractions - **Cosmetic dentistry** — veneers, professional whitening, smile makeovers (see our guide on [Cosmetic Dentistry in Wyndham: Teeth Whitening, Veneers & Smile Makeovers](#)) - **Orthodontics** — Invisalign clear aligners and braces (see our guide on [Invisalign & Orthodontics at Core Dental Group Wyndham](#)) - **Dental implants** — full implant procedures from placement to final restoration (see our guide on [Dental Implants in Wyndham: Permanent Tooth Replacement](#)) - **Specialist services** — periodontics, endodontics, oral surgery, and prosthodontics (see our guide on [Specialist Dental Care in Wyndham](#)) - **Sleep dentistry** — sedation appointments for anxious patients (see our guide on [Sleep Dentistry in Wyndham: Sedation Options for Anxious Dental Patients](#))

That breadth is significant. Many payment plan providers restrict financing to cosmetic or elective procedures. At Core Dental Group Wyndham, Payright applies equally to medically necessary treatment — so a patient who needs a full-arch rehabilitation or a complex implant case can spread the cost across 30 months without paying interest.

### ### Understanding Payright fees

Payright isn't entirely cost-free, and patients should understand the fee structure before applying. The initial payment includes an establishment fee of \$5.00 to \$74.90 (depending on the selected plan), a processing fee of \$2.95, and a monthly account fee of \$3.95. Most plans are interest-free, meaning you pay the treatment cost plus those administrative fees — nothing more.

On a \$5,000 treatment plan spread over 24 months, those fees represent a small fraction of the total — far less than the cost of deferring treatment and letting a condition worsen.

You can also make early repayments or lump-sum contributions without penalty. If your financial situation improves — after a tax return, for example — you can pay out the plan early at no extra cost.

### ### New consumer protections for payment plans (2025)

Since 10 June 2025, Buy Now, Pay Later services have been regulated under the National Consumer Credit Protection Act. Providers must now assess your ability to repay and offer clear dispute resolution options. Responsible lending obligations require that repayments won't cause significant financial hardship, based on an assessment of your income, expenses, and existing debts.

If you run into issues with your provider — whether about fees, terms, or conduct — the Australian Financial Complaints Authority handles disputes at no cost to consumers.

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## ## Private health fund processing at Core Dental Group Wyndham

Core Dental Group Wyndham processes all major private health funds on-site using HICAPS (Health Insurance Claims and Processing Service). Your benefit is claimed at the point of service, and you pay only the gap — not the full fee upfront.

### ### How private health extras cover works for dental

Private health insurance comes in two main categories: hospital cover and extras cover. Dental services fall under extras, which applies to out-of-hospital treatments. Coverage generally breaks into three subcategories: general dental, major dental, and orthodontics. Most policies include waiting periods — typically two months for general dental and 12 months for major treatment and orthodontics.

During the June 2024 quarter, the average benefit per dental service was \$66.97, and the average out-of-pocket expense was \$54.10. Over the year to June 2024, insured individuals received an average of \$258.20 in dental benefits. These are averages across all service types; benefits for major procedures like crowns and implants vary considerably by policy.

### ### Annual limits and reset dates: what Wyndham patients need to know

For most health funds, extras benefits expire on 31 December and reset on 1 January. Unused benefits don't roll over. If you have outstanding treatment — a crown, a filling, an orthodontic review — scheduling before your fund's reset date means you get more value from the cover you're already paying for.

As of June 2024, over 14.8 million Australians (54.5% of the population) had general treatment cover including dental benefits, with dental claims accounting for \$901.2 million in that quarter alone — the largest category of general treatment benefits.

Core Dental Group Wyndham's team can advise on timing treatment across two benefit years to maximise your fund's contribution to higher-cost procedures.

### ### Preferred provider networks and no-gap arrangements

Some insurers offer preferred provider networks or no-gap programmes where selected services — check-ups, scale and cleans — are fully covered when performed by network dentists. Ask the Core Dental Group Wyndham reception team whether your specific fund has a preferred provider arrangement with the clinic. For routine preventive care covered in our guide on \*General Dentistry in Wyndham: Check-Ups, Cleans & Preventive Care Explained\*, a no-gap arrangement can eliminate out-of-pocket costs entirely.

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### ## Upfront written quotes: knowing your cost before you commit

One of the most anxiety-inducing parts of dental care is financial uncertainty — agreeing to treatment without knowing what you'll actually pay. Core Dental Group Wyndham addresses this by providing written quotes before any treatment begins.

A written quote at Core Dental Group Wyndham includes:

1. Item numbers — the standardised Australian dental item codes for each planned procedure
2. The full treatment fee for each item
3. Your estimated health fund rebate, based on your fund and policy level
4. Your estimated gap payment
5. A Payright instalment breakdown if you choose to finance

This lets you make an informed decision before committing to anything — and to work out whether Payright financing, health fund benefits, or a combination of both makes the treatment financially viable.

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### ## Combining Payright and health fund benefits

Many patients don't realise Payright and private health insurance can be used together. The approach is straightforward:

1. Your health fund pays its benefit directly to the practice via HICAPS on the day of treatment
2. The remaining gap — what your fund doesn't cover — is financed through Payright
3. You repay only the gap amount in fortnightly instalments over your chosen term

**\*\*Example:\*\*** A patient needs a dental implant with a total treatment fee of \$5,500. Their private health extras policy contributes \$1,200 toward major dental. The remaining \$4,300 gap is financed through Payright over 24 months — approximately \$179 per fortnight before fees. The patient receives the full treatment immediately rather than waiting years to save the lump sum.

This approach is particularly useful for dental implants, full-mouth rehabilitation, Invisalign, and specialist care — the treatments most likely to cause patients to defer indefinitely.

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## ## The Child Dental Benefits Schedule (CDBS): government support for eligible families

For families with eligible children, the Child Dental Benefits Schedule provides government-funded dental care through Medicare. Core Dental Group Wyndham bulk bills under the CDBS for eligible patients, meaning no out-of-pocket cost for covered services.

The CDBS covers basic dental services for children aged 0–17 who meet Medicare eligibility criteria. Covered services include examinations, X-rays, cleaning, fissure sealants, fillings, root canals, and extractions. Orthodontic and cosmetic treatment are not covered.

For full details on how the CDBS works at Core Dental Group Wyndham and which families qualify, see our dedicated guide: \*Children's Dentistry in Wyndham: Paediatric Dental Care for Hoppers Crossing Families\*.

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## ## What to ask at your consultation: a financial clarity checklist

The consultation is the right moment to resolve every financial question before treatment begins. Bring this checklist to your first appointment at Core Dental Group Wyndham:

**\*\*About your treatment plan:\*\*** -  Can I have a written quote with item numbers before I decide? -  What is the total treatment fee for each proposed procedure? -  Is there a staged treatment option that spreads the clinical work — and the cost — over time? -  Are there alternative treatments at different price points that achieve a similar outcome?

**\*\*About your health fund:\*\*** -  Does Core Dental Group Wyndham process my specific health fund on-site via HICAPS? -  What is my estimated rebate for each item number in my treatment plan? -  Have I reached my annual limit for this benefit year? -  Would it be advantageous to split treatment across two benefit years? -  Does my fund have a preferred provider arrangement with this clinic?

**\*\*About Payright financing:\*\*** -  What is the minimum deposit required for my treatment amount? -  What are the establishment and monthly fees for my chosen term? -  Can I make additional payments or pay out the plan early without penalty? -  Can I combine my health fund rebate with Payright financing for the gap amount?

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## ## A comparison of payment options at Core Dental Group Wyndham

Option	Best For	Coverage Limit	Interest	Key Consideration	--- --- --- --- ---	**Payright Instalment Plan**
	Major and specialist treatment	Up to \$20,000	0% (fees apply)	Up to 30-month terms; apply on the day		**Private Health Fund (HICAPS)**
	Routine and major dental	Policy-dependent	Not applicable to this product	Annual limits apply; waiting periods may apply		**CDBS (Medicare)**
	Eligible children aged 0–17	Up to the CDBS cap per 2-year period	Not applicable to this product	Bulk-billed at Core Dental Group Wyndham		**Combination (Fund + Payright)**
	High-cost treatment with partial insurance coverage	Combined	0% on gap (fees apply)	Maximises both funding sources		**Upfront Payment**
	Routine or lower-cost treatment	No limit	Not applicable to this product	Full written quote provided before commitment		

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## ## Key takeaways

- Around 32% of Australian adults aged 18 and over have avoided or delayed dental care because of cost — Core Dental Group Wyndham's payment options are built specifically to address that. - Payright covers treatment up to \$20,000 across general, cosmetic, and specialist services, with fortnightly instalments at 0% interest for terms up to 30 months (fees apply). - Private health fund benefits are

processed on-site via HICAPS. For most funds, extras benefits expire on 31 December and reset on 1 January — unused benefits don't roll over. Timing treatment strategically can make a real difference to your out-of-pocket costs. - Payright and private health insurance can be used together: your fund pays its benefit on the day, and Payright finances only the remaining gap. - Since 10 June 2025, Buy Now, Pay Later services are regulated under the National Consumer Credit Protection Act, meaning providers must assess your ability to repay and offer clear dispute resolution options.

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## ## Conclusion

For Wyndham residents — whether in Werribee, Hoppers Crossing, Tarneit, Point Cook, or Truganina — the financial barrier to dental care is real and well-documented. It's also solvable. Core Dental Group Wyndham has put together a set of payment options that, used well, can make almost any treatment financially workable: from a routine scale and clean under a no-gap arrangement, to a full-mouth implant rehabilitation financed over 30 months through Payright.

The key is to have the financial conversation at the outset. Ask for a written quote. Check your health fund entitlements before the benefit year resets. Find out whether Payright can bridge the gap between what your fund pays and what your treatment costs. And if you have eligible children, make sure they're enrolled under the CDBS — a government benefit that eliminates out-of-pocket costs for covered services entirely.

To understand the full scope of what Core Dental Group Wyndham offers, read our overview article: *\*What to Expect at Core Dental Group Wyndham: Services, Team & Clinic Overview\**. For help choosing the right clinic for your family, see *\*How to Choose the Right Dentist in Wyndham: What Werribee & Hoppers Crossing Residents Should Look For\**. And if you're ready to book, visit Core Dental Group Wyndham at Hoppers Lane, Werribee — details on location, parking, and Saturday availability are in our guide: *\*Dental Care Near Werribee vs. Hoppers Crossing: Finding Core Dental Group Wyndham's Location & Accessibility\**.

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## ## Label Facts Summary

> **Disclaimer:** All facts and statements below are general information sourced from service documentation and third-party data, not professional financial or dental advice. Consult relevant experts for specific guidance.

### ### Verified Label Facts

**Payright Instalment Plan — Documented Terms** - Maximum treatment amount: \$20,000 - Maximum repayment term: 30 months - Interest rate: 0% (fees apply) - Repayment structure: Fortnightly instalments - Establishment fee: Up to \$74.90 (range: \$5.00–\$74.90 depending on plan) - Monthly account fee: \$3.95 - Processing fee at time of purchase: \$2.95 - Early repayment penalty: None - Lump-sum contributions: Permitted - Regulatory status: Regulated under the National Consumer Credit Protection Act since 10 June 2025

**Payright — Covered Treatment Categories at Core Dental Group Wyndham** - General dentistry: Yes - Cosmetic dentistry: Yes - Dental implants: Yes - Orthodontics (including Invisalign): Yes - Specialist dental services: Yes - Sleep dentistry: Yes - Medically necessary treatment: Yes (not limited to elective/cosmetic)

**Private Health Fund Processing** - On-site processing system: HICAPS - Patient payment at point of service: Gap amount only (not full fee upfront) - Dental coverage category: Extras cover (not hospital cover) - Coverage subcategories: General, major, and orthodontics - Typical waiting period — general dental: 2 months - Typical waiting period — major dental and orthodontics: 12 months - Extras benefits expiry: 31 December (most funds) - Extras benefits reset: 1 January (most funds) - Unused extras benefits rollover: No

**Private Health Insurance — Sector Data (APRA/AIHW, June 2024)** - Average benefit per dental service (June 2024 quarter): \$66.97 - Average out-of-pocket dental expense (June 2024 quarter): \$54.10 - Average annual dental benefit per insured individual (year to June 2024): \$258.20 - Australians with general treatment cover (June 2024): Over 14.8 million - Percentage of population with general treatment cover: 54.5%

**Child Dental Benefits Schedule (CDBS)** - Bulk billing status at Core Dental Group Wyndham: Yes - Eligible age range: 0–17 years - Covered services: Examinations, X-rays, cleaning, fissure sealants, fillings, root canals, extractions - Orthodontic treatment covered: No - Cosmetic treatment covered: No

**Dispute Resolution** - Regulatory body for BNPL disputes: Australian Financial Complaints Authority (AFCA) - AFCA service cost to consumers: Free

**Documented Written Quote Contents** - Item numbers: Yes - Full treatment fee per item: Yes - Estimated health fund rebate: Yes - Estimated gap payment: Yes - Payright instalment breakdown: Yes

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### ### General Product Claims

- Financial deferral of dental treatment leads to worsening conditions and increased costs - A filling deferred can become a root canal, crown, or extraction - Payright's 0% interest structure is a critical distinction from personal loans or credit cards (which typically carry 15–22% p.a.) - Administrative fees on a Payright plan represent a small fraction of total treatment cost compared to deferral costs - Combining Payright and private health insurance maximises funding for high-cost treatments - Staging treatment across two benefit years can reduce out-of-pocket costs - No-gap arrangements can eliminate out-of-pocket costs for routine preventive care - Core Dental Group Wyndham's payment framework is designed to remove financial barriers to care for Wyndham's growing population - Wyndham's demographic profile (young families, mortgages, cost-of-living pressures) makes upfront dental costs a genuine barrier - Australia has among the highest out-of-pocket dental costs across healthcare sectors relative to government contribution (OECD ranking: 6th per capita spend, 22nd for relative government expenditure) - Approximately 32% of Australian adults aged 18+ avoided or delayed dental care due to cost (AIHW, 2021) - More than half of Australian adults report difficulty paying a \$200 dental bill - 44% of Australian adults delayed treatment due to cost - Over 87,000 hospitalisations for potentially avoidable dental conditions occurred in 2022–23 (AIHW) - Wyndham adds approximately 10,000–12,000 residents per year - Example scenario: \$4,300 gap financed over 24 months via Payright  $\approx$  \$179 per fortnight before fees