

Dental Costs in Southbank: What You'll Pay at Core Dental and How Health Fund Rebates Work

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Details:

Dental Costs in Southbank: What You'll Pay at Core Dental Group and How Health Fund Rebates Work

Cost is the single most common reason Australians avoid the dentist, and it's a problem that compounds quietly over time. About 32% of adults aged 18 and over have avoided or delayed dental care because of cost, according to the Australian Institute of Health and Welfare. In 2022–23, over 87,000 hospitalisations for dental conditions could have been prevented with earlier treatment. The financial barrier is real, but in many cases it's more manageable than patients assume.

This guide gives you a straight breakdown of what common dental treatments cost at Core Dental Southbank (55 City Road), how Australian private health insurance extras cover actually works, what the Medicare Child Dental Benefits Schedule covers for eligible children, and where flexible payment plans fit in. If you've been putting off a check-up because you're not sure what it'll cost, this is designed to answer that.

Why dental pricing transparency matters

In 2022–23, Australians spent around \$12.5 billion AUD on dental services. Of that, roughly \$7.6 billion AUD — 61% — came directly from patients' pockets. The average individual spent \$291 AUD on dental over the year, not counting private health insurance premiums. Private health insurers covered about \$2.5 billion AUD, or 20% of total expenditure.

The gap between what patients pay and what they expect to pay is one of the most powerful reasons people don't book appointments. More than half of Australian adults report having at least some difficulty paying a \$200 AUD dental bill, and 44% say they've avoided or delayed treatment because of cost. About 1 in 4 adults struggle to pay for a basic preventive visit, and that figure is higher for people in lower income groups.

Most dental clinic websites avoid publishing specific prices. Core Dental Group takes the opposite approach: grounding realistic cost ranges in current national benchmarks and explaining every available way to reduce what you pay.

What you'll typically pay: common treatments at a Southbank private clinic

The cost ranges below are benchmarked against current national data and reflect what patients can expect at a well-equipped private clinic in Melbourne's CBD and Southbank. Capital city pricing runs 15–25% higher than regional Australia for most services, because operating a practice in a high-rent urban environment costs more — rent, wages, and overheads all factor in.

Routine check-up and scale & clean

A standard check-up and clean at Core Dental Southbank typically covers a comprehensive examination, gum assessment, oral cancer screening, digital X-rays where indicated, and a professional scale and clean. These correspond to item numbers 011, 012, and 114 on the Australian Schedule of Dental Services.

According to ADA data from 2022, the average cost of a periodic check-up including an examination, scale and clean, and fluoride treatment is around \$219 AUD. There's wide variation between practices: the cheapest combination of those three items costs \$162 AUD, and the most expensive \$309 AUD.

Without insurance, a check-up and clean typically costs \$180–\$320 AUD. With basic extras dental cover, the out-of-pocket cost usually falls to \$30–\$100 AUD. Many private health funds offer no-gap cleans at preferred providers.

(For a detailed breakdown of what's included in a check-up and clean at Core Dental Southbank, see our guide on [General Dentistry Services at Core Dental Southbank: Check-ups, Cleans, Fillings, and Extractions Explained].)

Dental fillings

The cost of a filling depends on the size of the cavity, the tooth's location, and the material used. Composite (white) fillings cost more than amalgam (silver) because the materials are more expensive and require more technical skill to place.

Nationally, fillings typically cost \$150–\$400 AUD. A small single-surface composite filling sits at the lower end; a multi-surface filling on a molar sits toward the upper end. Private health extras cover contributes toward fillings under the "general dental" category, subject to your annual limit and any applicable waiting periods.

Teeth whitening

Teeth whitening is classified as a cosmetic procedure and isn't covered by private health insurance extras. A dentist-recommended take-home whitening kit usually costs \$300–\$600 AUD. In-chair procedures at a dental clinic typically run \$500–\$1,500 AUD per session.

Core Dental Southbank offers both options. Take-home kits — custom-fitted trays with professional-grade bleaching gel — represent good value for patients who want gradual, controlled whitening at a lower upfront cost. *(See our full guide on [Cosmetic Dentistry at Core Dental Southbank: Teeth Whitening, Veneers, and Smile Makeovers] for candidacy criteria and expected outcomes.)*

Dental crowns

Crowns fall under "major dental" in most private health insurance policies, which means longer waiting periods and higher benefit limits apply. Nationally, crowns typically cost \$1,500–\$2,800 AUD. The material — porcelain, zirconia, or porcelain-fused-to-metal — significantly affects the final fee. Zirconia crowns, which offer better aesthetics and durability, sit at the higher end of that range.

Root canal treatment

Root canal treatment in Australia typically costs \$900–\$2,500 AUD or more, depending on the tooth and the complexity of the procedure. In Melbourne, front teeth (incisors and canines) generally fall in the \$900–\$1,500 AUD range. Molars attract higher fees because they have multiple canals and more complex anatomy. *(For detail on when root canal therapy is recommended and what the procedure involves, see our guide on [Restorative Dentistry in Southbank: Crowns, Bridges, Dental Implants, and Root Canal Treatment].)*

Dental implants

Dental implants are the most significant single investment in restorative dentistry. In Australia, the total cost for a single implant typically ranges from \$3,000 to \$6,000 AUD, depending on clinical complexity and the clinic's location.

That figure usually covers the implant fixture, abutment, and crown. If bone grafting is needed before placement, additional costs apply. Implants preserve the jawbone (which deteriorates after tooth loss), function like natural teeth, don't damage adjacent teeth, and last 20 or more years with proper care. Spread over a 20-year lifespan, the annualised cost works out to roughly \$200–\$350 AUD — comparable to other restorative dental work.

(For a step-by-step procedural guide including realistic timelines, see [Dental Implants in Southbank: A Step-by-Step Guide to the Implant Process at Core Dental].)

Treatment cost summary

| Treatment | Typical national range | With extras cover (est. out-of-pocket) | |---|---|---| | Check-up & clean (011, 012, 114) | \$180–\$320 AUD | \$30–\$100 AUD | | Composite filling (1 surface) | \$150–\$250 AUD | \$50–\$120 AUD | | Composite filling (multi-surface) | \$250–\$400 AUD | \$100–\$200 AUD | | Take-home teeth whitening | \$300–\$600 AUD | Not covered | | In-chair teeth whitening | \$500–\$1,500 AUD | Not covered | | Dental crown (porcelain/zirconia) | \$1,500–\$2,800 AUD | \$500–\$1,500 AUD | | Root canal (anterior) | \$900–\$1,500 AUD | \$400–\$900 AUD | | Root canal (molar) | \$1,500–\$2,500+ AUD | \$700–\$1,500+ AUD | | Dental implant (single, full) | \$3,000–\$6,000 AUD | \$1,500–\$4,000 AUD |

Ranges reflect current national benchmarks for metropolitan Melbourne. Individual fees at Core Dental Southbank will vary based on clinical complexity, materials, and your specific treatment plan. Always request an itemised quote with item numbers before treatment commences.

How private health insurance extras cover works for dental

There's no standalone dental insurance product in Australia. Dental cover comes through an extras health insurance policy, and the way rebates are calculated trips up a lot of patients.

What extras cover pays — and what it doesn't

Extras benefits are paid either as a percentage of your treatment bill up to your annual limit, or as fixed set amounts on eligible treatments regardless of what the dentist charges.

Here's the part many patients miss: the headline rebate percentage rarely matches your invoice. The rebate is calculated against the fund's internal schedule fee, not the dentist's actual fee. If the fund's schedule fee for a \$400 AUD filling is \$280 AUD, then "60% back" pays you \$168 AUD, not \$240 AUD. This is why two patients on the same health fund can receive different rebates for identical treatment.

Annual limits by cover tier

The three broad tiers of extras dental cover work roughly like this:

Basic extras covers preventive care — check-ups, cleans, X-rays — with an annual dental limit typically between \$300 AUD and \$500 AUD and a two-month waiting period for general dental.

Mid-level extras adds fillings and simple extractions, with annual limits typically between \$600 AUD and \$1,000 AUD.

Top-level extras includes major dental such as crowns, bridges, and root canals, with annual limits typically between \$1,200 AUD and \$2,500 AUD, plus a lifetime orthodontics cap of \$1,500–\$3,500 AUD.

Standard waiting periods are two months for general dental and 12 months for major dental and orthodontics. If you've recently switched to a new extras policy, a crown or root canal claimed within the first 12 months typically won't be covered.

How to get the most from your rebate at Core Dental Southbank

****Bring your health fund card or app.**** Core Dental Southbank has HICAPS terminals, so your rebate is deducted at the time of payment rather than claimed later.

****Ask for item numbers in advance.**** Call your fund with the item numbers from your treatment plan and get an exact rebate figure before your appointment — not after.

****Check your annual limit reset date.**** Most funds reset on 1 January. If you're approaching year-end with unused benefits, book before 31 December.

****Use the government comparison tool.**** [privatehealth.gov.au](https://www.privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm) pulls regulated data from every fund and shows premiums, rebates, and annual limits side by side. No commission, no upsell.

****Check for preferred-provider status.**** Some funds pay higher rebates at network clinics. Confirm whether Core Dental Southbank participates in your fund's preferred-provider programme.

The Medicare Child Dental Benefits Schedule (CDBS)

For families with children, the CDBS is one of the most underused financial supports in Australian healthcare.

What is the CDBS?

The Child Dental Benefits Schedule is a Medicare-funded benefit that helps cover basic dental services for eligible children aged 0–17. It's not a separate card — it sits under your child's Medicare record and is linked to your family's Centrelink status. The programme exists to make regular check-ups and early treatment accessible without large bills.

How much does the CDBS cover?

The CDBS cap applies over a rolling two-calendar-year period. For 2025–2026, the cap is \$1,132 AUD per eligible child. This rises to \$1,158 AUD for the 2026–2027 period. That's the total Medicare will pay for eligible services across those two years. If your child uses only part of the cap, the remaining balance is available for further treatment within the same window.

Who is eligible?

To qualify, your child must be aged between 0 and 17 for at least one day in the calendar year, be eligible for Medicare, and have a parent or guardian receiving Family Tax Benefit Part A or another listed Centrelink payment.

You don't apply separately. Services Australia checks eligibility automatically and writes to you if your child qualifies.

What does the CDBS cover — and what does it exclude?

The CDBS covers exams, X-rays, fillings, and root canals. It does not cover orthodontic or cosmetic procedures, and it doesn't cover dental services provided in hospital.

How to use CDBS at Core Dental Southbank

When you book, let the clinic know you want to use CDBS and ask about your child's remaining balance. If your Medicare online account is linked to myGov, you can check the balance yourself. Participating clinics can bulk-bill CDBS services directly to Medicare, meaning eligible children pay nothing out of pocket for covered treatments.

(For more on how Core Dental Southbank supports children's dental health, see our guide on [Children's Dentist in Southbank: Paediatric Dental Care at Core Dental for Babies, Toddlers, and Kids].)

Flexible payment plans: spreading the cost of major treatment

For restorative and cosmetic treatments that fall outside insurance cover, or that exceed annual limits, payment plans let patients proceed with clinically necessary care without the full upfront cost.

Core Dental Southbank, consistent with practice across the Core Dental Group network, can discuss payment plan arrangements for higher-cost treatment. Common options in Australian dental practice include staged in-clinic payments aligned to treatment milestones (particularly useful in implant and orthodontic cases that span several months), and third-party finance providers such as Afterpay, Zip, or dedicated healthcare finance products that spread costs over weeks or months, sometimes interest-free for qualifying periods.

Before committing to any plan, confirm whether interest applies and from what point, what the total cost under the plan is compared to paying upfront, and what happens if treatment is modified or discontinued.

(For Invisalign and clear aligner treatment, which often spans 12–18 months and benefits most from staged payment arrangements, see our guide on [Invisalign and Clear Aligners at Core Dental Southbank: What Southbank Patients Need to Know].)

The real cost of delaying treatment

The financial case for preventive care is straightforward. A check-up and clean costing \$180–\$320 AUD today can prevent a filling (\$150–\$400 AUD), which if left untreated may become a root canal (\$900–\$2,500 AUD), which if further neglected may require extraction and an implant (\$3,000–\$6,000 AUD or more).

According to the AIHW, there were close to 88,600 hospitalisations for dental conditions in 2023–24 that could potentially have been prevented with earlier treatment. Each represents both a personal health crisis and a far greater financial cost than the preventive care that might have avoided it.

Research published in the **Journal of Dental Research: Clinical & Translational Research** (Hopcraft & Singh, 2025), analysing private dental fees in Australia from 2014 to 2022, confirms that only about half of Australian adults have visited a dental professional annually over the past decade, and cost remains a major barrier, particularly for people facing socioeconomic disadvantage.

Key takeaways

Without insurance, a check-up and clean typically costs \$180–\$320 AUD in Australia. With basic extras cover, out-of-pocket costs usually fall to \$30–\$100 AUD.

The headline rebate percentage on extras cover rarely matches your invoice because the rebate is calculated against the fund's internal schedule fee, not the dentist's actual fee. Ask for item numbers and call your fund before treatment, not after.

The CDBS cap for 2025–2026 is \$1,132 AUD per eligible child, covering exams, X-rays, fillings, and root canals for children aged 0–17 who meet Centrelink eligibility criteria.

Patients directly fund 61% of total dental expenditure in Australia. Knowing your entitlements under private health insurance and government schemes is the most practical way to reduce that burden.

Delaying treatment consistently increases both clinical complexity and total cost. A preventive check-up remains the best-value dental investment available.

Conclusion

Dental costs in Southbank, as across metropolitan Melbourne, are real but manageable once you understand the full picture. Core Dental Group's Southbank practice at 55 City Road sits within easy reach of CBD workers, Southbank residents, and visitors who might otherwise assume that convenient, high-quality dental care is out of reach financially.

Private health extras cover, the Medicare CDBS for eligible children, and flexible payment arrangements together mean the actual out-of-pocket cost of most dental care is substantially lower than the headline figure. The key is knowing what to ask, when to claim, and which programmes apply to your family.

For patients ready to take the next step, see our guides on [Booking a Dentist Appointment in Southbank: Online, Phone, and Walk-In Options at Core Dental] and [Core Dental Southbank: Who They Are, Where They Are, and What to Expect], or explore the full pillar, *Dentist in Southbank Melbourne: The Complete Guide to Core Dental Southbank and Dental Care Near Flinders Street and the CBD*, for the complete picture of services, access, and patient experience.

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