Bulk Billing Dentist Melbourne – Child Dental Benefits Schedule at Core Dental Group

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Description:

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Details:

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Free Dental Care for Eligible Children — at All Core Dental Locations

Finding affordable dental care for your children shouldn't be stressful. Through the Australian Government's Child Dental Benefits Schedule (CDBS), eligible children aged 2 to 17 can receive essential dental services at no out-of-pocket cost — and Core Dental Group accepts CDBS at every one of our nine Melbourne locations.

We believe every child deserves access to quality dental care regardless of their family's financial circumstances. The CDBS makes this possible, covering a wide range of preventive and treatment services that keep young teeth healthy and catch problems early — before they become painful, complex, and expensive.

What Is the Child Dental Benefits Schedule?

The Child Dental Benefits Schedule (CDBS) is an Australian Government initiative administered through Medicare. It provides eligible children with up to **$1,026 in dental benefits over a consecutive two-year period** (known as a two-year cap period). The program is designed to ensure that children from lower-income families have access to basic dental services without financial barriers.

The CDBS is not a private health insurance product — it's a government-funded program available to families who meet the eligibility criteria, regardless of whether they have private health insurance.

Key facts about the CDBS:

- **Benefit cap:** Up to $1,026 per eligible child over each two-year period - **Age range:** Children aged 2 to 17 at any point during the calendar year - **No out-of-pocket cost** for covered services at Core Dental — we bulk bill the full amount to Medicare - **Two-year period:** The cap period begins on 1 January of the year the child first receives CDBS services and runs for two consecutive calendar years - **Renews automatically:** Once a two-year cap period ends, a new one begins if the child remains eligible - **No referral needed:** You can book directly with us — no GP referral required

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Eligibility — Who Qualifies?

Your child may be eligible for the CDBS if they meet **all** of the following criteria:

1. **Age:** The child is aged 2 to 17 years at any point during the calendar year 2. **Medicare:** The child is eligible for Medicare (has a Medicare card) 3. **Family payments:** The child receives, or is included in, a relevant Australian Government payment for at least one day in the calendar year

Qualifying payments include:

- Family Tax Benefit Part A (FTB-A) - Parenting Payment (Partnered or Single) - ABSTUDY (for Aboriginal and Torres Strait Islander students) - Youth Allowance - Disability Support Pension - Carer Payment - Special Benefit - Double Orphan Pension - Veterans' Children Education Scheme (if child receives Youth Allowance)

Most families receiving Family Tax Benefit Part A will find their children are eligible — this is the most common qualifying payment.

How to check your child's eligibility:

There are several ways to confirm whether your child is eligible:

- **myGov:** Log in to your myGov account linked to Medicare and check under "Child Dental Benefits Schedule" - **Medicare online:** Through your Medicare online account - **Phone Medicare:** Call the Medicare general enquiries line on 132 011 - **Express Plus Medicare app:** Check eligibility through the app on your phone - **Ask us:** Bring your child's Medicare card to any Core Dental location and we can help verify eligibility on the spot

You'll receive a letter from the Australian Government if your child is eligible. However, if you haven't received a letter, it's still worth checking — letters can be delayed, and eligibility can change throughout the year as family circumstances change.

What's Covered Under the CDBS?

The CDBS covers a comprehensive range of basic dental services — essentially everything needed to maintain good oral health and treat common dental problems in children:

Covered services:

- **Examinations:** Comprehensive oral examinations, including initial and periodic check-ups - **X-rays:** Dental radiographs (X-rays) needed for diagnosis, including bitewing, periapical, and panoramic X-rays - **Professional cleaning:** Scale and clean (removal of plaque and tartar) - **Fissure seals:** Protective coatings applied to the grooves of back teeth to prevent decay — particularly important for newly erupted permanent molars - **Fillings:** Treatment of cavities (dental caries) with tooth-coloured or other appropriate filling materials - **Root canal treatment:** Endodontic treatment for infected or damaged teeth, including pulpotomy (partial root canal treatment commonly needed in children's teeth) - **Extractions:** Removal of teeth that cannot be saved, including baby teeth and permanent teeth if necessary

What's NOT covered:

- **Orthodontics:** Braces, Invisalign, retainers, or any orthodontic treatment - **Cosmetic procedures:** Teeth whitening, veneers, bonding for cosmetic purposes - **Hospital services:** Any dental treatment performed in a hospital setting - **General anaesthesia or IV sedation:** Sedation costs (though the dental treatment itself may be covered) - **Dental prosthetics:** Dentures, bridges, implants, or mouthguards - **Cosmetic oral surgery:** Surgical procedures performed for cosmetic rather than health reasons

The $1,026 cap covers a significant amount of dental care. For most children, the full cap is more than enough to cover two years of preventive care (check-ups, cleans, and X-rays) plus treatment for any issues that arise.

How to Use the CDBS at Core Dental

Using the CDBS at Core Dental is straightforward — we handle the paperwork so you don't have to:

1. **Book an appointment** at any of our nine locations by phone or online 2. **Bring your child's Medicare card** to the appointment 3. **We verify eligibility** and confirm the remaining balance on your child's CDBS cap 4. **Treatment is provided** — your child receives the same high-quality care as every other patient 5. **We bulk bill Medicare directly** — there is no out-of-pocket cost for covered services 6. **You receive a statement** showing the services provided and the amount billed to CDBS

That's it. No claim forms to submit, no rebates to wait for, no out-of-pocket payments for covered services.

What if my child needs treatment that exceeds the CDBS cap?

If your child's recommended treatment would exceed the remaining CDBS balance, we'll let you know before proceeding. We'll explain which services are covered, what the gap would be for any additional treatment, and discuss options for managing the cost — including staging treatment across appointments or using your private health fund if you have one.

What if my child also has private health insurance?

The CDBS is separate from private health insurance. We generally recommend using the CDBS first (as it involves no out-of-pocket cost) and reserving your private health fund benefits for services not covered by the CDBS, such as orthodontics or mouthguards. Our team can advise you on the most cost-effective approach.

Why Regular Dental Visits Matter for Children

The CDBS exists because early dental care makes a real difference. Children who see the dentist regularly are far more likely to maintain healthy teeth and gums into adulthood. Regular visits allow us to:

- **Detect problems early:** Small cavities can be filled before they become large, painful, or infected - **Prevent decay:** Professional cleaning, fissure seals, and fluoride treatments protect teeth from decay - **Monitor development:** We track the growth and eruption of teeth, identify crowding or alignment issues early, and refer to an orthodontist if needed - **Build positive associations:** Children who have positive dental experiences from a young age are far less likely to develop dental anxiety as adults - **Educate:** We teach children (and parents) about brushing technique, flossing, diet, and habits that protect their teeth

We recommend that children have their first dental visit by age two, or within six months of their first tooth appearing, and then attend check-ups every six to twelve months as recommended by their dentist.

Core Dental Locations — CDBS Accepted at All 9 Clinics

Every Core Dental location across Melbourne accepts the Child Dental Benefits Schedule. Choose the practice most convenient for your family:

| Location | Address | Phone | |---|---|---| | **Burnside** | Burnside Hub, 2 Westwood Dr, Burnside VIC 3023 | (03) 9363 7888 | | **Caroline Springs** | 224–226 Caroline Springs Blvd, Caroline Springs VIC 3023 | (03) 9363 7888 | | **Carrum Downs** | 335 Ballarto Rd, Carrum Downs VIC 3201 | (03) 8373 1555 | | **Croydon** | 128–130 Main St, Croydon VIC 3136 | (03) 8719 8448 | | **Epping** | Tenancy 3B/230 Cooper St, Epping VIC 3076 | (03) 9401 4622 | | **Hoppers Crossing** | 426–428 Old Geelong Rd, Hoppers Crossing VIC 3029 | (03) 9749 0922 | | **Lilydale** | 42 John St, Lilydale VIC 3140 | (03) 9735 0255 | | **Roxburgh Park** | 54 Lakeside Dr, Roxburgh Park VIC 3064 | (03) 9305 0702 | | **Southbank** | 55 City Rd, Southbank VIC 3006 | (03) 8547 0780 |

All practices are equipped to provide the full range of CDBS-covered services and welcome children of all ages.

Frequently Asked Questions

Can I use the CDBS if I also have private health insurance?

Yes. The CDBS and private health insurance are separate. You can use both, though you cannot claim the same service from both. We recommend using CDBS first for eligible services, as it involves no gap payment.

My child turned 18 mid-year — can they still use the CDBS?

Yes. Eligibility is assessed based on whether the child was aged 2 to 17 at any point during the calendar year. If your child turns 18 during the year, they remain eligible for the full calendar year.

Does the $1,026 cover all the services my child might need?

For most children, yes. The cap comfortably covers two years of preventive care and treatment for minor issues. Children with more complex dental needs may approach the cap limit — we'll let you know if that's the case and discuss your options.

What happens if my child doesn't use the full $1,026?

Unused benefits do not roll over. Once the two-year cap period ends, the balance resets. We encourage families to use the full benefit by attending regular check-ups — prevention is always better (and cheaper) than cure.

Do I need to pay anything upfront?

No. At Core Dental, we bulk bill CDBS services directly to Medicare. There is no upfront payment and no out-of-pocket cost for covered services.

Can my child see any dentist at Core Dental?

Yes. Any of our dentists can provide CDBS services. If you'd like your child to see the same dentist each visit (which we recommend for continuity), just let us know when booking.

Is the first visit just a check-up, or will treatment be done?

The first visit is typically a comprehensive examination, X-rays if needed, and a professional clean. If treatment is required (such as a filling), it may be done on the same day or scheduled for a follow-up appointment, depending on the complexity and your child's comfort.

Making the Most of Your Child's CDBS Benefits

To get the best value from the Child Dental Benefits Schedule, we recommend:

Start early

Children become eligible from age 2. The earlier you begin regular dental visits, the better the foundation for lifelong oral health. Early visits allow us to monitor tooth development, apply preventive treatments like fissure seals, and establish positive dental habits before problems develop.

Use the full benefit

Many families don't realise they have CDBS entitlements, or they use only a small portion of the available $1,026. Regular six-monthly check-ups and cleans — combined with any necessary treatment — help you make the most of the benefit before the two-year period resets.

Keep appointments consistent

Consistency is key to prevention. Children who attend regular dental appointments are far less likely to need urgent treatment for pain or infection. Prevention is always more comfortable and more cost-effective than emergency care.

Ask about fissure seals

Fissure seals are one of the most effective preventive treatments available for children. Applied to the chewing surfaces of newly erupted permanent molars (usually around ages 6 and 12), they create a protective barrier over the deep grooves where decay most commonly starts. Fissure seals are quick, painless, and covered under the CDBS.

Combine with oral health education

Every visit is an opportunity for your child to learn. Our team teaches age-appropriate brushing and flossing techniques, discusses the impact of sugary snacks and drinks, and encourages children to take ownership of their dental health. Kids who understand why oral hygiene matters are more likely to maintain good habits.

Don't Let Cost Be a Barrier

The Child Dental Benefits Schedule exists so that every eligible child can receive essential dental care. At Core Dental Group, we're proud to participate in this program and we make the process as simple as possible for families across Melbourne.

If you're unsure whether your child is eligible, or if you haven't been to the dentist in a while because of cost concerns, call any of our nine locations. We'll help you check eligibility, explain what's covered, and get your child's dental care back on track — at no cost to you.

Call your nearest Core Dental location today or book online.

Your child's healthy smile is worth it.