

# Private Health Insurance and Dental at Core Dental Group

Canonical: <https://core-dental-group.directory.norg.ai/private-health-insurance-and-dental-at-core-dental-group/>

## Description:

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## Details:

Understanding how your private health insurance works with dental treatment can feel complicated. At Core Dental Group, we make it easy - with HICAPS on-the-spot claiming at all 7 Melbourne locations, transparent pricing, and a team ready to help you get the most from your cover.

### ## HICAPS at Every Core Dental Location

All seven Core Dental Group practices are equipped with HICAPS terminals. HICAPS allows your health fund benefit to be processed instantly at the time of your appointment, so you only pay the gap on the day. There are no paper claim forms to submit, no waiting for reimbursements, and no need to visit your health fund office.

Simply bring your health fund card (or use your digital card on your phone) to any Core Dental appointment.

### ## Which Health Funds Does Core Dental Accept?

Core Dental Group accepts all major Australian private health funds via HICAPS, including:

- Medibank Private - Bupa - HCF - NIB - CBHS - AHM - Defence Health - Teacher's Health - Police Health - And many others

If you are unsure whether your fund is accepted, please call us on 13 13 16 before your appointment.

### ## Preferred Provider Status

Core Dental Wyndham and Core Dental Berwick hold preferred provider status with \*\*HCF, CBHS and NIB\*\*. This means that members of these funds may have access to reduced out-of-pocket costs (or no-gap options) for certain services at these locations.

If you are an HCF, CBHS or NIB member, it is worth calling your fund to understand your specific entitlements at our Wyndham and Berwick practices.

### ## How Dental Cover Works

Private health insurance dental cover in Australia is divided into two categories:

### General Treatment (Extras / Ancillary Cover) General dental is covered under most Extras policies. It typically includes: - Check-ups and examinations - X-rays - Scale and clean (professional cleaning) - Fluoride treatments - Fillings - Mouthguards

### Major Dental Major dental cover is included in higher-tier Extras policies and typically covers: - Crowns and bridges - Dentures - Root canal treatment - Orthodontics (some policies) - Implants (some policies - check your policy carefully)

### Orthodontic Cover Many health funds provide orthodontic benefits, but some funds will only pay the orthodontic benefit when the treatment is provided by a **registered specialist orthodontist** (rather than a general dentist). Core Dental Group has specialist orthodontists at Caroline Springs and Wyndham. If maximising your orthodontic rebate is important to you, ask us whether specialist orthodontist-led treatment is right for your case.

## ## Annual Limits Explained

Most health fund Extras policies have annual limits - the maximum the fund will pay per year for each category of dental treatment. Annual limits reset on 1 January (for most funds) or on your policy anniversary date.

**Tips for maximising your annual limits:** - Book your scale and clean in two separate calendar years if possible (one visit in November-December, the next in January-February) - Use your remaining annual limits before they reset - dental benefits do not roll over - Check whether your fund has a waiting period for major dental (many have 12-month waits for new members) - Ask our team to prioritise treatment based on your available benefits

## ## No-Gap Check-Up and Clean for New Patients

Eligible new patients with private health insurance may qualify for our no-gap check-up and clean. This includes examination, X-rays, OPG, clinical photos, oral cancer screening, and scale and clean - at no out-of-pocket cost. Contact us to confirm whether you qualify.

## ## Private Health Insurance and Children

If your child is covered under your private health insurance policy, their dental treatment may attract benefits under your Extras cover. In addition, eligible children aged 2-17 may also qualify for the government's Child Dental Benefits Schedule (CDBS), which provides up to ,026 in free dental care over two years. CDBS benefits are separate from private health insurance and can be used independently.

## ## Book with Confidence

Our reception teams at all 7 Core Dental locations can help you understand how your health fund applies to your specific treatment. We will always provide a written treatment plan with estimated fund contributions before commencing any work.

**National:** 13 13 16 **Online:** [coredental.com.au](http://coredental.com.au)

| Location | Address | Phone | |-----|-----|-----| | **Southbank** | 55 City Rd, Southbank VIC 3006 | (03) 8547 0780 | | **South Melbourne** | 87 Market St, South Melbourne VIC 3205 | (03) 9114 7700 | | **Caroline Springs** | 224-226 Caroline Springs Blvd VIC 3023 | (03) 9363 7888 | | **Carrum Downs** | Suite 4, 335 Ballarto Rd VIC 3201 | (03) 8373 1555 | | **Epping** | Tenancy 3B/230 Cooper St VIC 3076 | (03) 9401 4622 | | **Wyndham** | 242 Hoppers Ln, Werribee VIC 3030 | (03) 9749 6677 | | **Berwick** | Shop 29, 1 O'Shea Rd, Berwick VIC 3806 | (03) 9132 4160 |

\*Your Local Dental Practice - helping Melbourne families get the most from their dental cover.\*