

ORTHODONTIC SERVICES

Considering getting braces for yourself or someone on your policy? Then it's a great time to review your policy to check what benefits are available to you.

Our orthodontic services, which include corrective appliances such as braces and plates, are covered under our Rolling Extras and Gold Combined policies.

A 12-month waiting period must be served to be eligible for orthodontic services, so it's best to get in touch with us as soon as you're thinking about orthodontic treatment to prevent any unexpected out of pocket costs.

Rest assured, if you've recently transferred to us from another fund, we offer continuity of cover. More on waiting periods on page 4.

Orthodontic services have a Lifetime Limit

This is the total amount of benefits you can receive for orthodontic treatment in your lifetime. That means once you've claimed your lifetime limit for orthodontic services, the limit will never reset, even if you change health funds.

With us, orthodontic services is its own modality – it's not grouped with major dental or any other service.

Another perk of our cover is that prior consults, including any molds and x-rays that relate to your orthodontic treatment, are covered under general dental, so the lead up to getting your braces or appliance won't chip away at your lifetime limit.

Please note: If visiting the dentist multiple times, oral exams as well as scale and cleans are each capped at 2 services per calendar year.

Are clear aligners, such as Invisalign, covered?

Clear aligners, such as Invisalign, are covered under our orthodontic services, on condition that the service is provided by a recognised provider. Benefits will not be paid towards clear aligners (or any other orthodontic treatment) that are purchased online or overseas, or when the service is not provided in a face-to-face environment.

Do you only pay benefits to orthodontists, or can I see a general dentist?

We'll pay the same benefit whether the service is provided by an orthodontist or general dentist – so long as they're a recognised provider.

How much will we pay?

For a full course of active orthodontic treatment, our orthodontic benefit is 80% of the cost up to \$1,500 per calendar year, up to a lifetime limit of \$3,000.

Benefits for defined orthodontic services are 80% of the cost up to a limit per service, and are also included in the \$1,500 per calendar year limit and lifetime limit of \$3,000. Benefit availability may be subject to service limits or other restrictions.

Getting a quote

We advise members to contact us before receiving orthodontic treatment to get an understanding of your benefit entitlements.

We also advise members to request a quote from their dentist or orthodontist as this gives us an understanding of your individual proposed treatment, particularly the duration of the treatment and how you will be billed.

As there's an annual orthodontic maximum, through your treatment plan, we'll do our best to make sure you maximise your benefits in the most efficient way possible.



Payment options

Please note: The following examples relate to a complete course of orthodontic treatment and assume that the relevant waiting periods have been served and that you have your full \$3,000 lifetime limit available.

Paying up front?

We'll pay 80% of the cost up to \$1,500 in the first calendar year and 80% of the cost up to the remaining \$1,500 in the following calendar year. However, the total benefit payable for the orthodontic service or treatment will not exceed 80% of the total cost.

*Example 1: If you paid \$5,000 for your orthodontic treatment in 2021, we would pay \$1,500 in 2021 and the remaining \$1,500 in 2022 – maximising your \$3,000 orthodontic lifetime limit.**

*Example 2: If you paid \$3,000 for your orthodontic treatment in 2021, we would pay \$1,500 in 2021 and a further \$900 in 2022 – totaling 80% of the cost of treatment.**

If you have received your maximised orthodontic limit in one calendar year and are entitled to an additional benefit in the following calendar year, you will need to submit a new claim with us in the new calendar year, including a copy of the Itemised Tax Invoice and treatment plan confirming your orthodontic treatment is still ongoing. See page 5 for claiming options.

So, rest assured if you don't receive your full orthodontic benefit from the get-go, you'll still receive your eligible benefit entitlement in its entirety.

Paying in installments or using finance to cover the cost of your course orthodontic treatment?

Not a problem – that's quite common. For each installment we'll pay 80% of the service fee until you've reached your \$1,500 annual maximum or \$3,000 lifetime limit – whichever comes first.

*Example: If your orthodontic treatment is totaling \$6,000 to be paid over 24-months, we'll pay 80% of the service fee on each installment until you reach \$1,500 in that first calendar year. On tax invoices paid in the next calendar year, we'll pay 80% of the service fee until you reach the remaining \$1,500 in benefits.**

Each time you make a payment, you'll simply need to make a claim with us. After each payment, take a photo of your Itemised Tax Invoice or Health Fund Statement from the dentist (we cannot accept Direct Debit Statements) using our claiming app. Alternatively, you can download a claim form from our website.

The Itemised Tax Invoice or Health Fund Statement must come from the dentist, not the finance provider. It's also worth remembering that we will only pay benefits for payments made while you are still undergoing your course of orthodontic treatment as per your treatment plan, and you're still a member of ours.

Did you pay a deposit?

Too easy. Just like *Paying in Installments*, submit a claim with a copy of your Itemised Tax Invoice and we'll process that benefit for you.

** Providing you are still undergoing your course of orthodontic treatment as per your treatment plan and you are a member at the date of service and date of claim.*

Waiting Periods

To be eligible to claim benefits for orthodontic services, a 12-month waiting period must have been served prior to the date of the treatment.

If you've held Rolling Extras or Gold Combined cover with us for 12-consecutive-months leading up to your orthodontic treatment (and you haven't already exhausted your orthodontic lifetime limit) you'd be eligible to receive orthodontic benefits.

Have you commenced your Orthodontic treatment prior to serving the 12-month waiting period?

We will not pay benefits on any orthodontic services you received prior to serving your waiting periods.

For example, if you finished serving your 12-month waiting period on 1 July 2022, we would not pay benefits towards any orthodontic service with a date of service prior to 1 July 2022. However, we would pay benefits towards installments or payments made with a date of service on and after 1 July 2022.

Have you recently transferred from another fund or are thinking of making the switch to us?

We offer continuity of cover, so you don't lose the time you've already served on waiting periods – they switch with you. That means if you previously held orthodontics cover for 12-months at your previous fund, you'd be eligible to claim on orthodontic services with us.

Even if you held a lower level of orthodontic cover at your previous insurer (i.e a \$2,000 orthodontic lifetime limit), you'd be eligible for our \$3,000 orthodontic lifetime limit, minus any previous benefits you have received for orthodontic services.

Lifetime Limit is carried from fund to fund

If you've previously claimed orthodontic benefits, your former insurer will disclose this to us and vice-versa.

For instance, if you previously claimed and received an orthodontic benefit of \$1,000, you would only have \$2,000 remaining in your orthodontic lifetime limit with us.





How to claim?

HICAPS is available for on-the-spot claiming for orthodontic services. Simply swipe your health insurance membership card at your orthodontist or dental provider.

If your orthodontist or dental provider does not have HICAPS or on-the-spot services available you'll need to either:

- Pay the provider for the service (either the full amount or a partial payment, depending whether you're paying upfront or in installments) then submit a claim using our claiming app or via a claim form. Or;
- Request the unpaid Itemised Tax Invoice from the provider, submit a claim and specify that the Itemised Tax Invoice has not been paid. We'll process the claim and either provide the benefit directly to the provider or send you a cheque, which you'll then need to forward to the provider.

Your claim should always include a copy of your Itemised Tax Invoice from the provider so we can process your claim efficiently and without complication.

What should an Itemised Tax Invoice include?

Providers are generally cluey when it comes to providing Itemised Tax Invoices. But to be sure it contains the relative information, check for the following:

- **Provider number** – A provider number directly identifies the practitioner providing the service. It'll generally be a combination of seven numbers followed by a letter or two. Example: 1234567AB.
- **Provider's details** – Their address and phone number.
- **Item numbers provided in the service** – These will generally be three-digits and start with an eight.
- **Patient's name** – This one is fairly self-explanatory, but it's still worth checking it has been included.
- **Charges and/or cost** – If paying in installments this won't be the full price for the course of orthodontic treatment, instead the amount you're submitting this particular claim for.
- **Date of service** – This is the date the service was provided, not the date you're submitting the claim.

You can check your available orthodontic annual maximum and lifetime limit on our claiming app, which can be downloaded free from both the Apple and Google Play stores.

Orthodontic Checklist

- Does my cover include orthodontic services?
- Have I served the 12-month waiting period for orthodontic services?
- Have I already used any of my lifetime limit?
- Have I received a treatment plan and am I aware how long I will have the braces or appliance on for?
- Will I reach my annual maximum this calendar year?
- Have I discussed payment options with my dentist and/or orthodontist?
- Have I called my health insurer for a benefit quote?



1800 603 603
policehealth.com.au
enquiries@policehealth.com.au