Flex 50 Change Summary

Summary of Dental Changes – Effective 1 January 2027

Change	Details
Decrease to Preventative dental benefits at Member Plus providers	Your benefits for Preventative services at Member Plus providers are decreasing from 75% to 50% of the schedule fee.
Expansion of schedule fees at Member Plus providers	We are expanding the range of schedule fees to include Preventative, General Restorative, Major Dental and Implants services.
New benefits available to you	You will be able to claim benefits for the following services which currently receive nil benefits - General Restorative: Item 598, Major Dental: Items 579, 692 and 731, Implants: Items 685 and 686. You won't have to serve waiting periods for these new services provided you and everyone on your current cover have served all existing waiting periods for General Restorative, Major Dental and Implants.
Introduction of Member Plus Premium providers	We are expanding our Member Plus network by introducing a new tier of providers called Member Plus Premium. When you visit these providers, your benefits for Preventative, General Restorative, Major Dental and Implants services will be 50% of the schedule fee.

Introducing new no gap offers

You can access a range of no gap dental services through our Member Plus and Member Plus Premium providers. Your benefit for these offers will be 100% of the schedule fee each calendar year, subject to limits.

The no gap services available to you depend on which provider you visit. You can choose to have your treatments both at Member Plus and Member Plus Premium providers. However, some of the no gap offers are exclusively available at Member Plus Premium providers only.

No gap services	Provider Network
Check-up	2 services **both** at Member Plus Premium, OR 1 service at Member Plus, OR 1 service at Member Plus **followed by** 1 service at Member Plus Premium
X-ray	2 services at Member Plus Premium
Simple filling	1 service at Member Plus Premium

What items are included in the offers?

A check-up consists of:
Item 011: Comprehensive oral examination, or Item 012: Periodical oral examination,
Item 111: Removal of plaque and/or stain, or Item 114: Removal of calculus – first appointment, and
Item 121: Topical application of remineralisation agents, one treatment

An x-ray consists of:
Item 022: Intraoral radiograph – per exposure

A simple filling consists of:
Item 521: Adhesive restoration – one surface – anterior tooth – direct, or
Item 531: Adhesive restoration – one surface – posterior tooth – direct

Change examples

The table below sets out examples of specific items and how benefits are changing.

The following are not changing - annual limits, waiting periods and non-dental services included on your cover, for example, Physiotherapy, Chiropractic, or Optical.

Payment of all benefits, including no gap offers, is subject to your annual limits. Before receiving any treatment, contact us for a health benefit quote to understand your available limits, waiting periods and the benefits you will receive.

<table>
<tr><th></th><th></th><th colspan="2">Current benefits</th><th></th><th colspan="2">New benefits effective 1 January 2027</th><th></th></tr>
<tr><th>Commonly used services</th><th>Waiting periods</th><th colspan="2">Benefits</th><th>Annual limits</th><th colspan="2">Benefits</th><th>Annual limits</th></tr>
<tr><td colspan="2">Preventative</td><td>Member Plus</td><td>Non-Member Plus</td><td rowspan="6">$800 Combined annual limit for Chiropractic, Dental (Preventative, General Restorative, Major Dental and Implants), Dietetics and Nutrition, Exercise Physiology, Healthy Living Programs, Natural Therapies, Osteopathy, Pharmaceuticals (non-PBS), Physiotherapy, Psychology and Counselling
Sub-limit of $200 on Natural Therapies</td><td>Member Plus Premium and Member Plus</td><td>Non-Member Plus</td><td rowspan="6">$800 Combined annual limit for Chiropractic, Dental (Preventative, General Restorative, Major Dental and Implants), Dietetics and Nutrition, Exercise Physiology, Healthy Living Programs, Natural Therapies, Osteopathy, Pharmaceuticals (non-PBS), Physiotherapy, Psychology and Counselling
Sub-limit of $200 on Natural Therapies</td></tr>
<tr><td>Scale and clean (Item 114)</td><td rowspan="4">2 months</td><td rowspan="4">75% of the schedule fee, unless no gap offer applies</td><td rowspan="4">50%</td><td rowspan="2">50% of the schedule fee, unless no gap offers apply</td><td rowspan="2">50%</td></tr>
<tr><td>Oral examination (Item 012)</td></tr>
<tr><td>Dental x-ray (Item 022)</td><td rowspan="2">50% of the schedule fee, unless no gap offers apply</td><td rowspan="2">50%</td></tr>
<tr><td>Fluoride treatment (Item 121)</td></tr>
<tr><td colspan="2">General Restorative</td><td>Member Plus</td><td>Non-Member Plus</td><td>Member Plus Premium and Member Plus</td><td>Non-Member Plus</td></tr>
<tr><td>Extractions (Item 322)</td><td rowspan="2">2 months</td><td rowspan="2">50%</td><td rowspan="2">50%</td><td rowspan="2">50% of the schedule fee, unless no gap offers apply</td><td rowspan="2">50%</td></tr>
<tr><td>Simple fillings (Item 521)</td></tr>
<tr><td colspan="2">Major Dental & Implants</td><td>Member Plus</td><td>Non-Member Plus</td><td>Member Plus Premium and Member Plus</td><td>Non-Member Plus</td></tr>
<tr><td>Crowns veneered (Item 615)</td><td rowspan="5">12 months</td><td rowspan="5">50%</td><td rowspan="5">50%</td><td rowspan="5">50% of the schedule fee</td><td rowspan="5">50%</td></tr>
<tr><td>Root canal (Item 417)</td></tr>
<tr><td>Dentures (Item 719)</td></tr>
<tr><td>Bridges (Item 643)</td></tr>
<tr><td>Implants (Item 688)</td></tr>
</table>

Note: Member Plus and Member Plus Premium benefits apply when the provider charges in accordance with the schedule fee, if the provider charges above the schedule fee, you may have a larger out-of-pocket cost. Member Plus dental arrangements available in WA, NSW, VIC, QLD and ACT only.