

Perfect if you just want cover for general dental.

You'll receive 60% back on all general dental treatment (includes consultations, cleans, x-rays, simple fillings and more) at Member Plus dentists, including one fully covered scale and clean each year up to a maximum of \$400 per person per year.

General dental includes routine dental care such as checkups, consultations, scale and cleans, extractions, simple fillings, x-rays, mouthguards and fluoride treatments.

HBF Member Plus dentists

Visit a Member Plus dentist and save. You'll have lower out-of-pocket expenses, plus receive a fully covered scale and clean each year for each person on your policy (up to your annual maximum). To find your nearest HBF Member Plus dentist, visit hbf.com.au/memberplus.

There's over 900 Member Plus dentists around WA, but you can visit any approved dentist you like and still receive HBF benefits. Instead of the 60% you'll receive at a Member Plus dentist, you'll receive the dollar amounts shown in the table below.

This is an overview of Dental Saver. Additional information you should know relating to this cover can be found in the Important Information guide available at hbf.com.au/importantinfo, in a branch or via 133 423.

Services	Waiting period	Member Plus Benefit	Non-Member Plus Benefit	Maximum pp per calendar year
General dental				
Visit a Member Plus dental provider and receive a 60% benefit of the provider's agreed fee. Some general dental services include:				
Consult	2 months	60% of the provider's agreed fee	Up to \$45	\$400 Combined
Extractions			Up to \$99	
Fillings-direct			From \$39	
Scale and clean -1st visit		100%	\$49	

A note on other dental treatment

Major dental, implants and orthodontic are not covered by Dental Saver. Please contact us for details on other Extras cover if you need cover for these treatments.

Benefits only payable for services and programs delivered by providers that are approved by HBF. The benefit we pay on some dental items may be restricted if performed in conjunction with other specific dental services, or if a service is received more than once in a specified period of time.

¹ A standard mouthguard provided by a dentist.

Before receiving any treatment, you should contact us or go to hbf.com.au/myhbf for a health benefit quote so you know how much you're covered for, the benefits you'll receive and any out-of-pocket expenses.