

SMART  TEETH

HIF

The smart choice for health cover



Dental Benefits Guide



Australia's first certified Carbon Neutral health fund.

Dental Benefits Guide

About HIF's **SmartTeeth** dental benefits

SmartTeeth dental benefits program rewards members who are proactive in the regular care and maintenance of their teeth. We encourage our members to see their dentist regularly, by paying up to 100% of the dental fee⁽¹⁾ for treatments like examinations, removal of plaque or stains, removal of calculus and remineralisation of the surface of teeth. We also want our members to protect their teeth when they are active in sport or leisure pursuits, that's why we will also pay up to 100% for mouthguards fitted by dentists. HIF **SmartTeeth** is uniquely different from other programs because we pay the highest rebates on the most popular services no matter which of our four levels of ancillary cover our members choose. More importantly, members can have absolute peace of mind in the knowledge that HIF is the only WA health fund to give members 100% freedom to choose their family dentist.

Why **SmartTeeth** is superior

SmartTeeth is a superior dental program because:

- We pay up to 100% of the dentist's fee⁽¹⁾ on the most popular and clinically appropriate dental treatments
- HIF is the only WA health fund to give ancillary members 100% freedom to choose their family dentist
- **SmartTeeth** rebates of up to 100%⁽¹⁾ are available to all ancillary members, no matter what level of cover they choose
- We regularly review our dental rebates and benefits
- **SmartTeeth** was developed by us with the benefit of our members' feedback
- **SmartTeeth** was developed after considering recommendations from the Australian Dental Association (WA) ['ADA (WA)']

⁽¹⁾ See further into this guide to learn how HIF's **SmartTeeth** dental benefits program operates.

Motivation to change dental rebate benefits.

HIF gathers feedback from its members and dentists in many ways. HIF reviews feedback as part of our ongoing endeavour to continuously improve both range of services and rebates payable to members.

Dental rebates account for approximately 55% of all of HIF's Ancillary claims. HIF has identified an opportunity to deliver increased rebates payable for this specialty.

What the President of the Australian Dental Association (WA) had to say about HIF's new and improved dental rebate benefits.

"The Australian Dental Association (WA) applauds HIF for its commitment to the dental health interests of their members. HIF continues to focus on encouraging their members to be proactive in the regular care and maintenance of their teeth and the ADAWA is pleased to support HIF with this initiative.

It is pleasing to acknowledge HIF's superior dental rebate arrangements, including their SmartTeeth program which pays rebates of up to 100% of a dentist's fee for some treatments, no matter which level of ancillary cover their members may hold. HIF's dental rebate arrangements enhance affordability and reduce out-of-pocket expenses for our patients. More importantly, HIF is the only Western Australian health fund to actively encourage 100% freedom of choice of family dentist, because HIF knows the importance of the dentist-patient relationship in achieving the best quality dental outcome for our patients. HIF actively consults with the Australian Dental Association (WA) and we are pleased to see them adopting many of the Association's recommendations. HIF members should be delighted with their health fund and their dental rebate arrangements."

Dr Tony Poli
President, Australian Dental Association (WA)



Dental Benefits Guide

How HIF's **SmartTeeth** dental program was developed.

HIF's approach to developing their improved dental benefits package, **SmartTeeth**, involved reviewing dental charges from other WA dental providers and setting a benchmark fee (charge) for each dental service. HIF refers to this benchmark fee as the HIF "deemed provider fee".

How HIF's **SmartTeeth** dental program works.

HIF calculates the rebate benefit by applying a percentage to (a) the actual fee charged by the dental provider and (b) the deemed provider fee.

The rebate benefit payable by HIF is the lower of the calculated value at (a) above and the calculated value at (b) above. The calculated value at (b) above is the set maximum rebate benefit payable.

Members can receive one dental check up and scale or clean each year at little or no out of pocket expense. The following now apply to all HIF ancillary covers:

- Percentage payable on **SmartTeeth** items now up to 100% (to the maximum deemed fee)
- Dental Provider supplied and fitted mouthguards now included with HIF **SmartTeeth** dental items



Dental Benefits Guide

HIF **SmartTeeth** pays up to 100% rebate on our most popular dental items, on all levels of ancillary cover.

Table 1

ADA (WA) item no	Description	Percentage of fee 1st visit/item*	Percentage of fee further visit/item*
011 or 012#	Initial oral examination or Periodic oral examination	100%	80%
111 or 114 or 115^	Removal of plaque, stain or calculus - first visit	100%	80%
121	Topical application of remineralising agent	100%	80%
151 or 153	Provision of a mouthguard	100%	80%

* The percentage shown is the percentage of the dentist's fee, up to a maximum fee set by HIF (referred to as the 'deemed fee') for the relevant ADA (WA) item number paid as a rebate.

Only the first examination in a calendar year, whether it be ADA (WA) item number 011 or item number 012, will attract 100% of the dentist's fee, up to a maximum fee set by HIF.

^Only the first examination in a calendar year, whether it be ADA (WA) item number 111 or 114 or 115, will attract 100% of the dentist's fee, up to a maximum fee set by HIF.

A closer look at HIF's **SmartTeeth**

HIF's **SmartTeeth** dental program pays a percentage of the dentist's fee, up to a maximum fee. Thus, the maximum rebate benefit occurs when the dentist's fee equals or exceeds the maximum fee set by HIF.

The percentage is determined according to:

1. The level of Ancillary health cover and
2. The group into which each dental item is classified

HIF has identified the top 24 ADA (WA) dental items that our members utilise. Of these items, 8 of the most popular items have been specifically selected by us to attract up to 100% of the dentist's fee as a rebate, no matter which level of ancillary cover (see Table 1). We did this to encourage our members to be proactive in the care and maintenance of their teeth. The remaining 16 items included in our top 24 dental items also attract a higher rebate, as much as 80% of the dentist's fee depending on level of cover. Other items not included in our top 24 items, attract a very generous rebate, depending on level of cover and the ADA service grouping in which a particular item is included (see Table 2).

For example, under **Premium Options** cover:

1. In each calendar year, if you have an initial oral examination 011 or a periodic oral examination 012, whichever occurs first, it will attract up to 100%. The second and subsequent occurrence(s) in a calendar year will attract up to 80% of the dentist's fee as a rebate.
2. The same applies to ADA (WA) items 111, 114 and 115. Whichever item occurs first in each calendar year will attract up to 100% of the dentist's fee as a rebate, with subsequent occurrences attracting up to 80%.
3. The first occurrence in each calendar year of ADA (WA) item 121 attracts up to 100% of the dentist's fee as a rebate, with subsequent occurrences attracting up to 80%.
4. As with examinations, if you purchase a mouthguard fitted by your dentist, that is either item 151 or 153, whichever occurs first, it will attract up to 100% of the dentist's fee as a rebate, with subsequent occurrences attracting up to 80%.

Dental Benefits Guide

Benefits payable are subject to (a) existing service group annual sub-limits and (b) existing overall annual financial limits.

Table 2 shows HIF's maximum rebate percentage for each grouping for each level of Ancillary health cover (see pages 11 and 12).

Table 3 shows HIF's maximum rebate percentage for each Top 24 General dental items. (see pages 13 and 14).

Transferring to HIF means you do not have to re-serve waiting periods.

If you are currently insured with another health fund you will not have to serve any new waiting periods for the equivalent level of cover when you transfer to HIF. Thus, once you join HIF, you can access dental rebate benefits immediately.

As is the case with other health funds, when you join HIF as a first time insured member, you may be required to serve the standard waiting periods from your join date. The waiting period for most General dental benefits is 2 months from join date and 12 months for major dental benefits.

Annual loyalty limits.

HIF provides increased annual (maximum) dental rebate limits progressively, peaking after just 5 years membership. There is no particular standard loyalty period amongst private health insurers. At HIF, we believe our loyalty program is very generous. Contact HIF's friendly Customer Service Consultants on **1300 13 40 60** for more information.

HIF members can obtain an estimate of the rebate(s) available for dental treatment.

In order for HIF to provide an estimate for any planned or proposed dental treatment, HIF require the following information:

- Proposed treatment with specific dental item number(s)
- Dental provider fee per dental item
- Number of services per dental item



Dental Benefits Guide

Claiming

Immediate, secure and convenient rebate claim processing through HICAPS or IBA.

Using either HICAPS or IBA technology solutions, HIF members can access their rebate entitlement(s) immediately, which means that HIF members are only required to pay the short-fall or gap (if any) between the dental provider fee and HIF's rebate.

This service means:

- HIF members do not have to make "up front" full payment of the fee charged for the treatment(s) provided. Only the gap (if any) is to be paid
- HIF members do not have to wait lengthy periods to receive their rebate(s)

Fast-Track Claiming

Try our quick and easy Fast-Track ancillary claims option. Simply send your completed HIF claim form to:

Fax (08) 9328 1685
Email claims@hif.com.au

Conditions apply, for details please call HIF on 1300 13 40 60 or download the claim form from www.hif.com.au

Other ways to submit your rebate claims.

HIF members can also submit their claims via mail or deliver their claims in person at HIF, 60 Stirling Street, Perth.

Choice of cover gives choice of dental rebates.

If you are not a member of HIF, now is a good time to speak with a HIF Customer Service Consultant about HIF's very affordable Hospital and Ancillary health covers including:

Hospital	Ancillary
• GoldStar	• Premium Options
• Gold	• Super Options
• GoldSaver	• Special Options
• GoldStarter	• Saver Options

HIF's dental rebate benefits are payable under all of our Ancillary covers (conditions apply).

Join HIF today - our staff are available to assist you.

HIF's friendly Customer Service Consultants can be contacted on 1300 13 40 60 alternatively, email us at info@hif.com.au or access our website at www.hif.com.au

An overview of HIF's Hospital and Ancillary covers is contained in our General Brochure. A Customer Service Consultant is available to discuss any aspect of the information in the brochure with you at your convenience.

Dental Benefits Guide

Table 2
Percentage used to determine rebate benefit.

Dental Item Groups		HIF Ancillary Cover			
		Premium Options	Super Options	Special Options	Saver Options
Top 24 <i>SmartTeeth</i> Dental Items		Premium Options	Super Options	Special Options	Saver Options
Initial oral examination or Periodic oral examination	Limited	100%	100%	100%	100%
Topical application of remineralising agent	Limited	100%	100%	100%	100%
Removal of plaque, stain or calculus - first visit	Limited	100%	100%	100%	100%
Provision of a mouthguard	Limited	100%	100%	100%	100%
All other general - all other (16 dental items)	Limited	80%	70%	65%	65%
General (Limited) - all other	Limited	70%	65%	60%	60%
General (Unlimited) - all other	Unlimited	70%	65%	60%	60%
Inlay/Onlay	Limited	60%	60%	60%	n/a
Orthodontic	Limited	60%	60%	60%	n/a
Periodontic	Limited	60%	60%	60%	n/a
Denture/Crown/Bridge	Limited	60%	60%	60%	n/a
Endodontic	Limited	60%	60%	60%	n/a

“Limited” means there is a maximum annual financial limit to the total amount of rebate paid out.

Dental Benefits Guide

Table 3
Top 24 **SmartTeeth** Dental Items.

Item Number	Description	Percentage of Rebate 1st item [^]	Percentage of Rebate further visit/items [^]
011 or 012 [#]	Initial oral examination or Periodic oral examination	100%*	80%
111 or 114 or 115 [^]	Removal of plaque, stain or calculus - first visit	100%*	80%
121	Topical application of remineralising agent	100%*	80%
151 or 153	Provision of a mouthguard	100%*	80%

[^] This level of benefit is payable on all HIF Options products

*100% paid up to the set maximum benefit for the first item per calendar year, 80% paid up to the set maximum benefit for subsequent visits for same item or first and subsequent visits for other similar category items.

Item Number	Description	Premium Options	Super Options	Special Options	Saver Options
013	Emergency oral examination	80%	70%	65%	65%
014	Consultation	80%	70%	65%	65%
022	Intraoral periapical or bitewing radiograph	80%	70%	65%	65%
118	Bleaching, external - per tooth	80%	70%	65%	65%
161	Fissure sealing - per tooth	80%	70%	65%	65%
311	Removal of permanent tooth	80%	70%	65%	65%
512	Metallic restoration - two surfaces - direct	80%	70%	65%	65%
513	Metallic restoration - three surfaces - direct	80%	70%	65%	65%
521	Adhesive restoration - one surface - anterior	80%	70%	65%	65%
522	Adhesive restoration - two surfaces - anterior	80%	70%	65%	65%
523	Adhesive restoration - three surfaces - anterior	80%	70%	65%	65%
531	Adhesive restoration - one surface - posterior	80%	70%	65%	65%
532	Adhesive restoration - two surfaces - posterior	80%	70%	65%	65%
533	Adhesive restoration - three surfaces - posterior	80%	70%	65%	65%
575	Provisional (Intermediate/temporary) restoration	80%	70%	65%	65%
577	Cusp capping - per cusp	80%	70%	65%	65%



Health Insurance Fund of WA (HIF) ARBN 128 302 161
An association incorporated in Western Australia.
A registered private health insurer.

Call 1300 13 40 60

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The information in this brochure was correct on the 1st of April 2009.
Minor changes may have occurred since that date. If major changes occur,
the brochure will be reprinted. Details of minor changes can be obtained from the
Fund. This brochure supersedes all previous brochure information.