

GET SMART ABOUT DENTAL

HOW TO AFFORD DENTAL IN AUSTRALIA

*A guide on why dental is so expensive and
how you can make it affordable...*

01 WHY IS DENTAL SO
EXPENSIVE?

02 WHAT ARE MY
OPTIONS?

03 WHO CAN HELP ME
SAVE?



WHY IS DENTAL SO EXPENSIVE?

Skipped out on dental work because of the cost?
We understand - and you're not alone.

Although the cost of dental in Australia can be scary, it's important to get treatment early to avoid more serious, expensive procedures later on.

DID YOU KNOW...

45% of Australian adults avoid dental due to the cost?*



BUT WHY IS IT SO EXPENSIVE IN THE FIRST PLACE?

There are a few reasons why...

- Australia has a higher standard of care than most of the world.
- Dentists use quality materials which are expensive.
- Medicare doesn't help with the cost of dental.
- Running a dental practice is expensive in Australia. The chair you sit in? That alone can cost over \$30,000!

Dental doesn't have to be expensive.
Turn the page to learn how you can make it affordable!



* Source: Australian Institute of Health and Welfare (2016) Oral health and dental care in Australia 2015 (Web Report 104).

WHAT ARE MY OPTIONS?

1 DENTAL COVER

smile.com.au is creating a new era of dental cover. It's both simple and affordable.

With smile.com.au, you save 15% to 40% off all dental treatments with quality dentists. With no waiting periods, limits or exclusions, it's dental cover with total freedom!

... all for under \$100 a year!

HOW DOES IT WORK?

- 1 Join**
Join online at www.smile.com.au/join. It takes less than 2 minutes, and you'll be covered right away!
- 2 Book an appointment with an approved dentist**
With nearly 2,000 approved dentists across Australia, there's sure to be one near you!
- 3 Benefit immediately**
Show your smile.com.au card to receive reduced treatment fees on the spot!

WHAT'S THE CATCH?

To save up to 40% off dental treatments, you must visit a smile.com.au approved dentist.

[Click here to find your closest](#)

2 PAYMENT PLANS

Payment plans can be a great solution to avoid paying for your dental upfront. Payment plans allow you to pay the full cost of treatment off over time.

WHAT'S THE CATCH?

NOT ALL DENTISTS ACCEPT PAYMENT PLANS

You'll need to negotiate with your dentist.

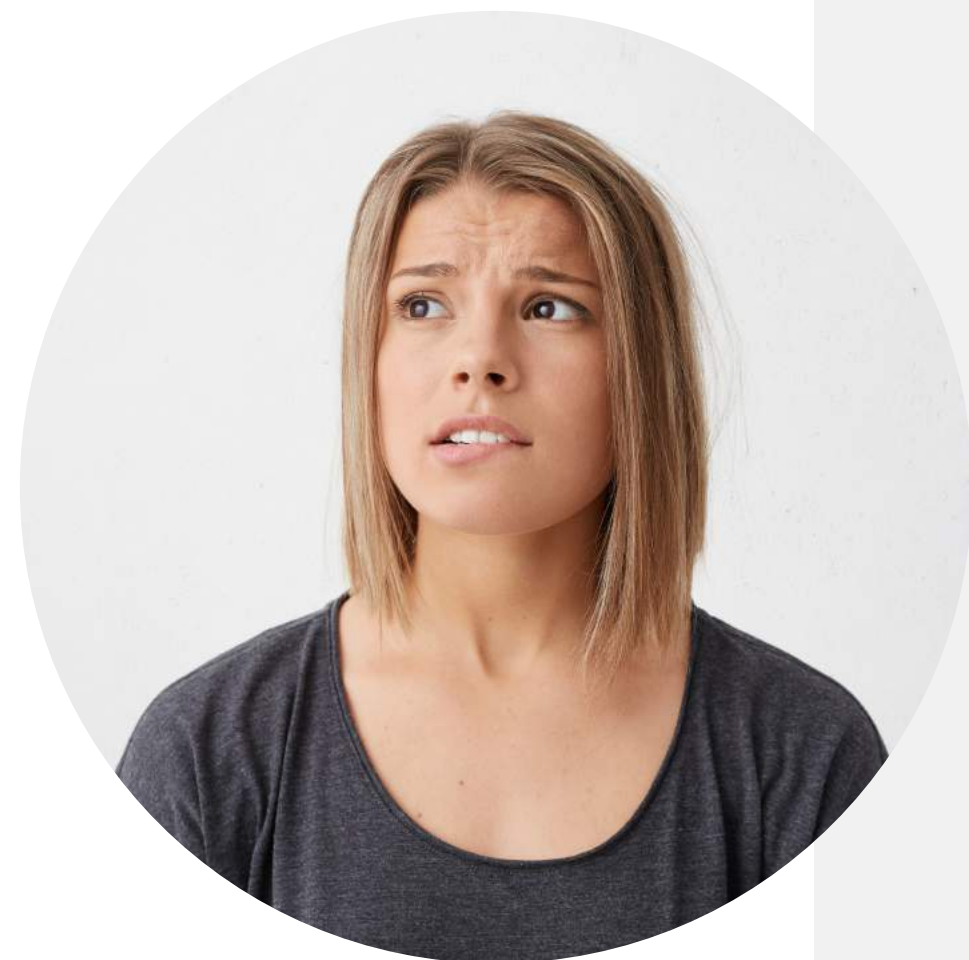
STRICT REQUIREMENTS

You may need to pass credit and income checks, be an Australian citizen, and have an expensive quote.

COST

Payment plans usually involve interest payments, account fees, start-up fees and penalty fees for early or late repayments.

This means you always end up paying more for your treatment rather than less.



CAN I USE IT WITH SMILE.COM.AU?

Absolutely! By reducing your initial treatment fees, smile.com.au also reduces the instalments of your plan, making your dental more affordable!

Unlike many payment plans, smile.com.au does not have any credit and income checks. There are no requirements to be a citizen and no hidden costs... it's dental cover with total freedom!

3 EXTRAS INSURANCE

With extras insurance (such as Medibank or Bupa) you pay a high monthly premium and then 'claim back' some of your treatment costs from your insurer.

WHAT'S THE CATCH?

HIGH MONTHLY PREMIUMS

Expect to pay an average of \$850 per year for extras.

WAITING PERIODS

If you need major dental, you likely have to wait 12 months before you can make a claim.

BENEFIT LIMITS

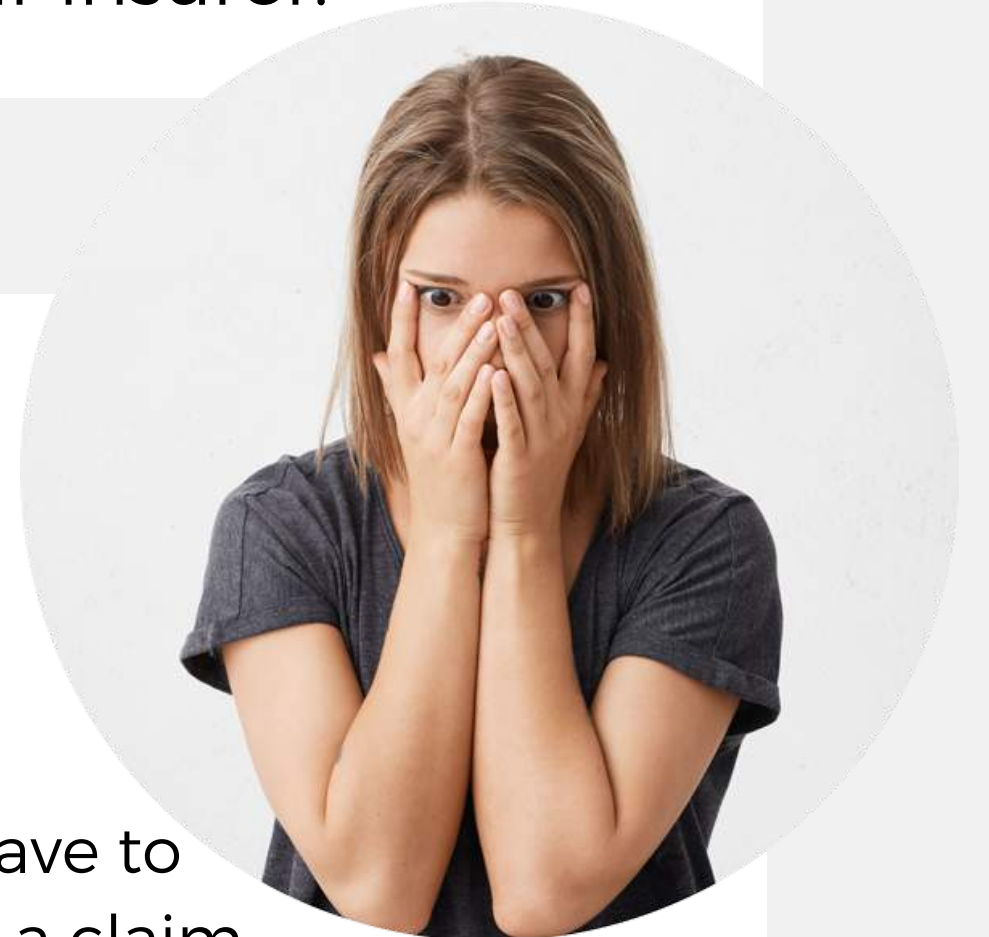
There is a limit to how much you can save. Once you reach that limit, you pay the full fees.

PRE-EXISTING CONDITIONS

You may not be able to claim on treatment for a condition you had before beginning your policy.

TREATMENT EXCLUSIONS

A basic level policy only covers medically necessary treatment. You will have to pay much higher premiums to have cosmetic dental like teeth whitening and orthodontics or major dental covered.



HAVE EXTRAS ALREADY?

For under \$100 a year, make dental more affordable by using dental cover together with your extras!

smile.com.au reduces your fees on the spot. This means that when you claim, you're claiming on reduced fees instead of full fees, which reduces your out of pocket!

[Click here for more information on how it works with your specific insurer.](#)

4 DENTAL TOURISM

'Dental tourism' is when people travel overseas for cheap dental. Unfortunately, the reason it's cheap may be because poor quality materials are being used by dentists with questionable infection control on often invasive and irreversible procedures on your smile.

ARE THERE ANY RISKS?

Don't compromise on quality. Dodgy dental work increases the risk of complications and higher costs in the long term. Some of these risks include:

1 POOR INFECTION CONTROL

Australia has very strict guidelines for infection control. If you go overseas, you may be exposed to a higher risk of infection.

2 COST

It's easy to rack up expensive medical or dental bills trying to repair the damage.

3 UNLICENSED 'DENTISTS'

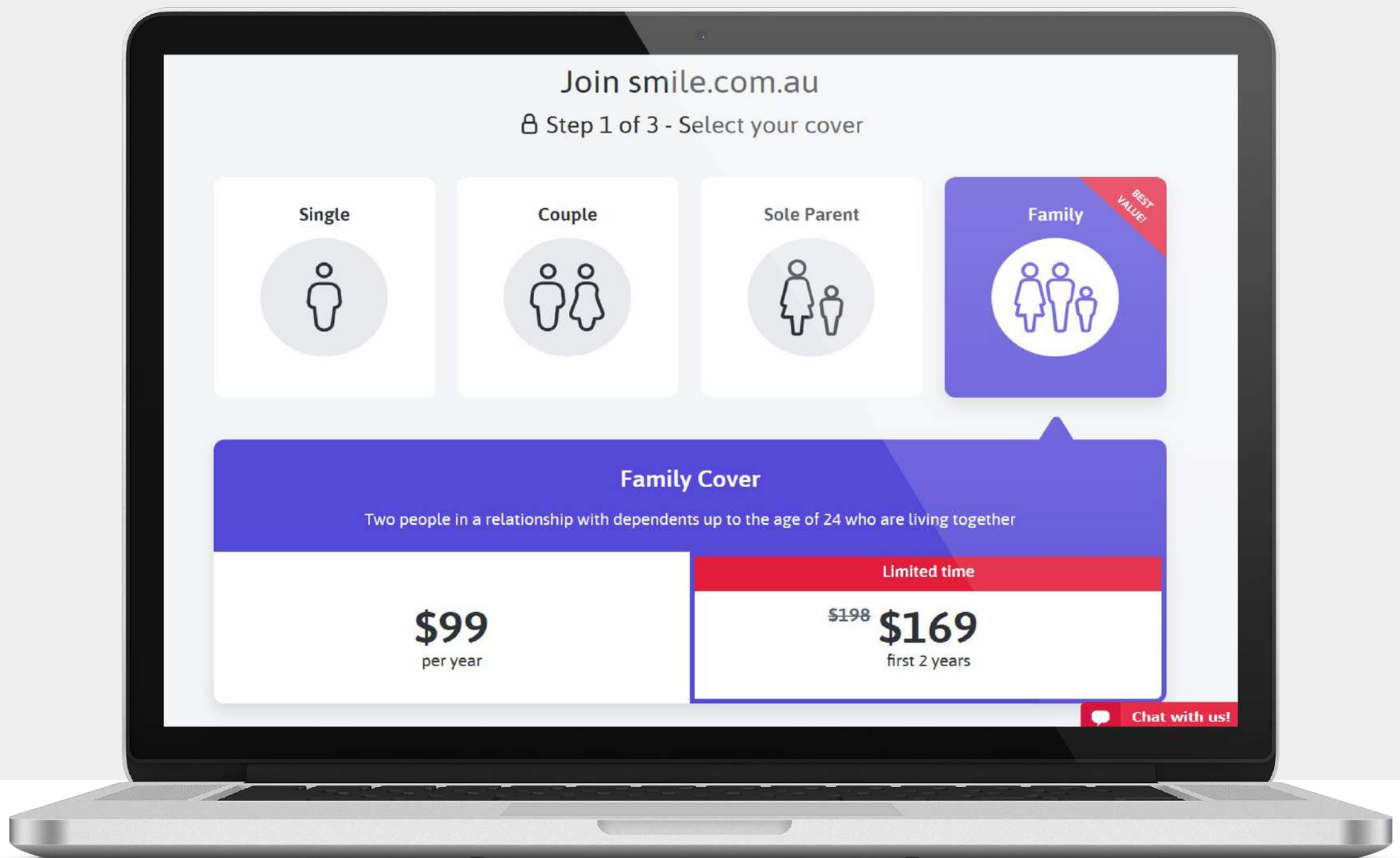
In order to be registered in Australia, dentists' education must meet strict requirements. However, this isn't always the case overseas.

WHAT'S THE ALTERNATIVE?

If you're considering going overseas for dental solely because it's cheaper, first consider joining smile.com.au to reduce the upfront cost of treatment with quality dentists in Australia.

WHY SMILE.COM.AU?

- ✓ Under 100/yr!
- ✓ No Waiting Periods
- ✓ No Benefit Limits
- ✓ No Treatment Exclusions
- ✓ No Pre-Existing Condition Exclusions
- ✓ **Save 15 - 40 % On All Treatments**



LIMITED TIME ONLY

SECURE 2 YEARS OF SMILE.COM.AU COVER UPFRONT &

SAVE 30%

OFF THE 2ND YEAR JOINING FEE!

[Join now!](#)

ANY QUESTIONS?

If you'd like to learn more about smile.com.au dental cover, we'd love to help you out!

Interested in a specific treatment but need more information?

You can browse our treatment articles at www.smile.com.au/dental-treatments. Learn about what to expect at the dentist and see your potential savings with smile.com.au!

Want to find your nearest approved dentist?

We have nearly 2,000 approved dentists across Australia in every state and territory. To find your closest, visit www.smile.com.au/dentists and search for your suburb!

Just want to talk to a real person?

We'd love to hear from you! Feel free to call our friendly member team on 1300 238 648 from Monday to Friday (9am - 5pm AEST). Alternatively, you can email us at contact@smile.com.au.



Keep Smiling,

smile.com.au