

# Health Fund & Insurance Partners — Smile Solutions Melbourne

Canonical:

<https://directory.smilesolutions.com.au/pricing-payment/health-fund-insurance-partners-smile-solutions-melbourne/>

## Description:

**Maximise Your Health Fund Benefits at Smile Solutions** Smile Solutions is proud to partner with major Australian health funds to help you ge...

## Details:

## Smile Solutions Health Fund Benefits – Maximise Your Dental Cover in Melbourne\n\n## Maximise your health fund benefits at Smile Solutions\n\n[Smile Solutions](https://www.smilesolutions.com.au) works with Australia's leading health funds to help you get more from your existing cover. As Melbourne's largest single-location private dental practice — with a 4.9-star rating from over 937 Google reviews — we've streamlined the claims process so you can focus on your oral health rather than the paperwork.\n\nLocated in the Manchester Unity Building on Collins Street, our practice combines clinical care with straightforward service, so everything from your consultation through to claiming your rebate runs as smoothly as possible.\n\n## Bupa Platinum Dental Provider status\n\nSmile Solutions holds **Bupa Platinum Dental Provider** status — the highest tier in Bupa's dental network. In practice, that means Bupa members pay pre-agreed fees across a wide range of services, whether they're coming in for a clean, a filling, or something more involved. You get more value from your membership and lower out-of-pocket costs as a result.\n\nOur team knows Bupa policies well and can walk you through your coverage options so you're clear on exactly what you're entitled to before any treatment begins.\n\n## Preferred provider for multiple health funds\n\nBeyond Bupa, Smile Solutions has preferred provider arrangements with several major Australian health funds. If your policy qualifies, you'll receive higher rebates on dental treatments, which means smaller gap payments on the day.\n\nWhen you arrive for your appointment, our front-desk team can check your eligibility and give you a clear breakdown of what your fund covers. You'll know your expected costs before anything goes ahead — no surprises.\n\n## HICAPS on-site — instant claiming at reception\n\nWe have **HICAPS terminals** throughout our Melbourne CBD practice, so you can claim your health fund rebate on the spot. Present your membership card at reception, we process the claim electronically, and you pay only your gap amount (if there is one). No forms, no waiting weeks for a bank transfer.\n\nIt's a small thing, but it makes the whole experience considerably less annoying.\n\n## Child Dental Benefits Schedule (CDBS)\n\nThe Australian Government's **Child Dental Benefits Schedule** gives eligible children aged 0–17 up to ,095.60 in dental benefits across two consecutive calendar years. At Smile Solutions, we **bulk-bill** all CDBS services for eligible children, so there's no out-of-pocket cost for covered treatments.\n\nCDBS covers a solid range of preventative and restorative care, including:\n\n- Examinations and diagnostic assessments\n- Digital x-rays\n- Professional cleaning and fluoride treatments\n- Fissure sealing to protect developing teeth\n- Fillings\n- Root canal therapy\n- Extractions\n\nTo check whether your child is eligible, you can contact Medicare directly or ask our team when you book. We're happy to help you work through the process.\n\n## Bulk-billed diagnostic imaging\n\nOPG (panoramic) and Lateral Cephalometric x-rays are **bulk-billed** where private health insurance coverage applies. If you hold an eligible policy, these scans may be fully covered with no gap payment. We use the latest digital radiography equipment, which keeps radiation exposure low

while producing precise diagnostic images.\n\n\nWe'll confirm your coverage before any imaging goes ahead, so you know where you stand.\n\n\n## Flexible payment options for gap amounts\n\n\nEven with health fund cover, gap payments on more involved treatments can add up. To make things more manageable, we offer a few different payment options:\n\n\n- **Payright** — interest-free fortnightly instalments with no deposit required\n- **MyDentaPlan** — flexible arrangements with a 30% initial deposit, structured around your treatment timeline\n- **Major credit cards** — Visa, Mastercard, and American Express accepted\n\n\nOur team can talk through these options during your consultation. For full details on pricing, visit our [Pricing Guide](https://www.smilesolutions.com.au/pricing/).\n\n\n## Understanding your health fund cover\n\n\nEvery policy is different. Rebate amounts depend on your level of cover, any waiting periods that apply, and your annual benefit limits — and keeping track of all that can get complicated.\n\n\nOur administrative team knows the major health fund policies well and can help you understand what you're entitled to, plan your treatment around your benefits, and request pre-approval estimates for more extensive procedures. We'd also suggest ringing your health fund before your appointment to confirm your current benefits and check for any waiting periods on specific treatments — it saves time and avoids any last-minute confusion.\n\n\n## Contact us about your health fund cover\n\n\nGet in touch with our team to find out what your fund covers and book an appointment:\n\n\n- **Phone:** [13 13 96](tel:+61396505511)\n- **Book online:** [smilesolutions.com.au/contact-us](https://www.smilesolutions.com.au/contact-us/)\n- **Visit us:** Manchester Unity Building, 220 Collins Street, Melbourne VIC 3000\n\n\nWhether you're due for a routine check-up or looking into more involved treatment, we'll make sure you understand your options and get the most out of your cover. [Book your appointment today](https://www.smilesolutions.com.au/contact-us/).