

Comprehensive Extras cover (QLD): Only 2 were chosen by CHOICE as worthy of inclusion from the above list and none of the major health funds were in this list. Summary of dental benefits are below.

Categories	CHOICE Score	Website /Phone	Monthly Premium	Features noted by CHOICE
Health Care Insurance Super Extras Recommended by CHOICE	79%	www.hcilt.com.au 1800 804 950	\$108	Very good general dental cover. No limit general dental Major Dental limit: \$3900/year. Braces lifetime limit: \$2700. General Dental: 6 month wait Major Dental: 12month wait
St LUKES Health Super Extras Recommended by CHOICE	76%	www.stlukes.com.au 1300 651 988	\$132	General dental limit: \$1000 Routine exam:100% back Routine scale/clean:100% back Major Dental: \$1500/year Root Canal limit: \$1000/year Braces lifetime limit: \$2800 General dental: 2 month wait Major dental: 12 month wait

Medium Extras cover (QLD): Only 4 were chosen by CHOICE as worthy of inclusion from the above list and none of the major health funds were in this list. All below have a 2 month wait for general dental and 12 month wait for major dental. Summary of dental benefits are below.

Categories	CHOICE Score	Website /Phone	Monthly Premium	Features noted by CHOICE
CUA Health Silver Extras Recommended by CHOICE	66%	www.cuahealth.com.au 1300 499 260	\$92	Gen Dental: \$ 1000/year Maj Dental: \$1000/year Root Canal: \$1000/year Braces lifetime Limit: \$1500
GMHBA Silver Extras Recommended by CHOICE	64%	www.gmhba.com.au 1300 446 422	\$100	Gen Dental: \$1500/year Maj Dental: \$1500/year Root Canal: \$1500/year Braces lifetime Limit: \$1900
Health Fund Partners Silver Extras Recommended by CHOICE	62%	www.healthpartners.com.au 1300 113 1133	\$99	Gen Dental: no sublimit Maj Dental: \$500/year Root Canal: \$500/year Braces lifetime Limit: \$1000
HCF Gold Extras	67%	www.hcf.com.au 13 13 34	\$140	Gen Dental no sublimit Maj Dental: \$600/year Root Canal: \$600 year Braces lifetime Limit: \$2100

Budget Extras cover (QLD): Only 5 were chosen by CHOICE as worthy of inclusion from the above list and again none of the major health funds were in this list. All below have a 2 month wait for general dental and 12 month wait for major dental. Summary of dental benefits are below.

Categories	CHOICE Score (%)	Website /Phone	Monthly Premium	Features noted by CHOICE
GMHBA Bronze Extras Recommended by CHOICE	34%	www.gmhba.com.au 1300 446 422	\$49	Gen Dental: \$ 1000/year Maj Dental: not covered (includes extraction, root canals, orthodontics, crowns, veneers)
QLD Country Health Fund Young Extras Recommended by CHOICE	53%	www.qldcountryhealth.com.au 1800 813 415	\$61	Gen Dental: \$ 500/year Maj Dental:\$500/year
HCF Bronze Plus Extras	34%	www.hcf.com.au 13 13 34	\$46	Gen Dental: \$400 Maj Dental: not covered Root Canal: not covered Braces: not covered
HCF SilverPlus Extras	49%	www.hcf.com.au 13 13 34	\$80	Gen Dental: \$500 Maj Dental: \$500 Root Canal: \$500 Braces: not covered
Peoplecare Health Insurance Basic Extras	38%	www.peoplecare.com.au 1800 808 690	\$46	Gen Dental: \$500 Maj Dental: not covered Root Canal: not covered Braces: not covered

Consider the Health Funds in blue above when you next are looking to join or change a health fund for dental cover.

The Australian Dental Association provides a tool that allows dentists and patients to compare a selection of funds to determine which funds and policies present the best value for money.

Please look at this. <https://www.ada.org.au/time2switch/Home>

If you are unhappy with your extra cover from private health funds then the Australian Dental Association has provided you with a link to help you get your message across so change can occur.

<https://www.ada.org.au/time2switch/Make-a-Complaint>

If you are dissatisfied with your health fund's response, we encourage you to lodge a complaint about your health fund with the Private Health Insurance Ombudsman at

www.ombudsman.gov.au/making-a-complaint or by phoning 1300 362 072.

If you are uncomfortable speaking directly to the Ombudsman, a complaint on your behalf can be lodged with the Queensland branch of the Australian Dental Association by phoning (07) 3252 9866.