

A guide to orthodontic treatment

Orthodontic treatment could be one of your most important investments for yourself and your family's health.

Orthodontics explained

Orthodontics involves the correction of crooked teeth and jaw alignment problems and uses correction devices such as braces and plates.

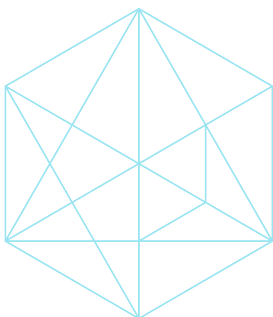
GU Health offers a wide range of extras covers that include benefits for orthodontics.

Orthodontic benefits may be combined with your limits for major dental services or could have separate annual limits.

Waiting periods

If you weren't previously covered for this type of service, there is a 12-month waiting period on orthodontic treatments.

If you're transferring from a comparable level of cover, you may be eligible for waiting periods to be waived. Please contact us for details.



Checklist for members

Refer to the checklist below before commencing orthodontic treatments:

Am I covered for orthodontics?	
Have I served my major dental waiting period?	
What are my limits (annual, lifetime and/or course of treatment limits)?	
When does my membership year renew?	
Do I have a treatment plan?	

What is a treatment plan?

Your treatment plan should include the following:

- patient's name
- item number(s)
- duration of treatment
- treatment commencement date
- contract type
 - o estimated/total cost of treatment
 - o or instalment financial agreement.

Benefits can only be paid within the treatment period, as indicated by the orthodontist/dentist on the treatment plan. If your treatment continues longer than the period indicated, please provide us with an updated treatment plan.

What are your benefit limits?

Annual limits – maximum yearly limits available. These reset based on your membership year.

Lifetime limits – the total amount you can claim on an orthodontic service throughout the lifetime of your membership.

Course of treatment limits – a course of treatment limit renews every five years (subject to annual and lifetime limits).

Treatment commenced within five years of the last orthodontic service is considered a continuation of the previous course of treatment.

How are your benefits paid?

You may elect to pay for your orthodontic treatment in installments, or as a one-off upfront payment.

Whichever option you choose, our claiming process allows you to claim for your maximum entitlements.

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How you can claim for one-off upfront payments

To pay benefits for services where you made a one-off upfront payment in full, we need the following:

- Treatment plan (see the 'What is a treatment plan?' section on the previous page for details).
- Itemised account.
- Completed GU Health claim form.

Once you're within your new membership year, you can provide us with a confirmation letter that your treatment is on-going. This is so we can continue to pay your claim in line with your orthodontic benefits.

Instalment payments

If you're paying for your orthodontic treatment in instalments, the date each instalment is paid will be considered as your Date of Service.

You can continue claiming benefits for each instalment payment if your treatment is in progress, subject to your benefit limits. Once your instalment payments cease, no further benefits can be claimed even if the treatment is still continuing. This also applies to members who are transferring to GU Health from other funds or between covers.

Your itemised account must include:

- patient name
- date of service
- item number
- amount paid per item number
- provider details.

Benefits will be paid as outlined under your level of cover and take into consideration your annual and/or lifetime limits.

GU Health requires your itemised account to be on your orthodontist's/ dentist's letterhead as we cannot accept payment itemised accounts by third party billing agents.

A treatment plan is required with the first claim (see the 'What is a treatment plan?' section for details). If your instalments are continuing over a new membership year, a new treatment plan will need to be provided.

How to submit your claim

Send your completed claim form with the itemised account/s and if applicable the treatment plan via:

- Online with Flex-eClaim by simply logging into Online Member Services at: guhealth.com.au.
- Free Post: Reply Paid 2988, Melbourne Vic 8060 (no stamp required)
- Email: corporate@guhealth.com.au ●

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Please make sure you read the *Your Membership Guidelines* booklet in conjunction with *Your Cover at a Glance* and *Your Plan Information*, which you would have received in your *GU Health Welcome Pack*.

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For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email: corporate@guhealth.com.au