

CLAIMING WISDOM TEETH EXTRACTION



Wisdom Teeth Guide

About your wisdom teeth

Wisdom teeth usually emerge between the ages of 17 and 24. They are the last of the large grinding teeth at the back of your mouth (molars). Some people never develop wisdom teeth or you could have up to four appearing—one in each corner of your mouth.

For some people, wisdom teeth don't cause any problems. However, if there isn't enough space for them to grow at the back of your mouth they become 'impacted', causing pain, swelling and/or infection.

Antibiotics can help treat an infection, but your symptoms may flare up again. Having your wisdom teeth surgically removed (extracted) is often the only way to permanently relieve your symptoms.

Should I have my wisdom teeth removed?

Your dentist can determine if you need to have your wisdom teeth removed, usually by taking an x-ray to establish how your wisdom teeth are sitting in your mouth.

Based on your x-ray results, your dentist will advise you of the next steps.

How are they removed?

Your wisdom teeth removal can take place in a dentist's chair or in a hospital. Your dentist may be the one who performs the removal or you may be required to see an oral surgeon.

Depending on the complexity of the situation, you may require a local or general anaesthetic. This is something to discuss with your dentist/oral surgeon.

Am I covered?

What you also should consider is what you are covered for through your health insurance.

You should ask your dentist/oral surgeon for the item numbers relating to your treatment plan to check with us first.

It is not always straightforward so it's good to have these item numbers handy when you give us a call. We're here to assist so always call us before a wisdom teeth procedure.

EXAMPLES OF WHAT TO EXPECT

If you require extraction in a dentist's chair

What is my waiting period?

There is a two month waiting period before you're covered for your dentist/oral surgeon to extract your wisdom teeth.

This is covered under Extras cover.

What are my medical costs?

Unlike having your wisdom teeth extracted in a hospital there are no medical costs.

What are my Extras costs?

Bupa pays for wisdom teeth extraction under 'general dental' services.

Bupa will contribute a benefit according to your level of Extras cover. Any difference between Bupa's benefit and the fees charged by your dentist/oral surgeon will be an out-of-pocket expense paid by you.

If you don't have extras cover you'll need to speak with your dentist to find out the costs.

If you require a hospital admission

What is my waiting period?

There is a two month waiting period before you're covered for your dentist/oral surgeon to extract your wisdom teeth.

This is covered under Extras cover.

There is also a 12 month waiting period for you to be covered for your hospital costs for an extraction.

What are my hospital costs?

If you have hospital cover with us your relevant hospital excess and/or co-payments may apply.

To help reduce your hospital costs, speak to your dentist about having your procedure done at a Members First or Network hospital because you'll be fully covered in most instances, for your hospital expenses, such as accommodation and theatre fees.

To find your nearest Members First and Network Hospital, call us or visit bupa.com.au/find-a-provider

EXAMPLES OF WHAT TO EXPECT (continued)

If you don't have hospital cover you'll need to speak with your dentist and the hospital to find out the costs.

What are my medical costs?

These are the fees charged by doctors and/or medical specialists involved in your treatment e.g. anaesthetist.

Your anaesthetist fees fall under medical costs and in most instances Bupa will pay up to the Medicare Benefit Schedule (MBS) fee. If your anaesthetist is part of the Bupa Medical Gap Scheme and elects to use it for your procedure then you may have no out-of-pocket expenses. You can speak to them or visit

bupa.com.au/find-a-provider to see if they are listed.

• Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is an arrangement Bupa has with some medical specialists/ doctors such as an anaesthetist to help minimise the amount you'll need to pay for your medical costs in hospital.

• No Gap

If you see a 'No Gap' doctor that uses the Bupa Medical Gap Scheme you won't have to pay any medical costs as the hospital will bill Bupa directly. Check with them that they will use this for your upcoming hospital admission upfront.

• Known Gap

If you see a 'Known Gap' doctor that uses the Bupa Medical Gap Scheme with you, you will need to pay up to \$500 towards your medical costs. Check with them that they will use this for your upcoming hospital admission upfront.

• Without the Gap Scheme

If your doctor is not using the gap scheme, Medicare will pay 75% and Bupa will pay 25% of the Medicare Benefit Schedule fee. Any charge above that will be your gap.

Unsure of any words? Visit **bupa.com.au/Glossary**

What are my Extras costs?

Bupa pays for wisdom teeth extraction under 'general dental' services.

Bupa will contribute a benefit according to your level of Extras cover. Any difference between Bupa's benefit and the fees charged by your dentist/oral surgeon will be an out-of-pocket expense paid by you.

What are my next steps?

Before you commence any treatment we recommend you contact Bupa to ensure you are covered for any treatment planned and for a quote which will help you budget for any out-of-pocket expenses. To provide an accurate quote, we'll need some information about your treatment from your dentist/oral surgeon such as item numbers and your dentist/oral surgeon's provider number.

Other important information you should know can be found in our Important Information Guide and our Fund Rules located at:

