

CFMEU

CONSTRUCTION



Dental Cover

**For CFMEU
financial members
in New South Wales**

Updated 1 October 2024

Dental Cover

A. Important definitions/information

B. Dental, Accident only

When is cover in place?

Cover is only available for Eligible Financial Members of the CFMEU New South Wales (NSW). You can check your membership by calling the CFMEU on (02) 9749 0400.

Where back payments have been made, after an injury and a claim is submitted, the claim will not be considered.

To be covered, a person must be an Eligible Financial Member at the time of making a claim.

The benefit does not apply to retired members or members who are not paying union fees.

A. Important definitions/information

Eligible Financial Member

An Eligible Financial Member is a person who is a financial member of the CFMEU NSW Divisional Branch, Construction and General Division.

An Eligible Financial Member is a person who has paid full current dues or is on direct debit or payroll deductions, and whose membership is current at the time of the incident.

Immediate Family Members

Immediate family members include only the spouse (including de facto) and any immediate dependants of the Eligible Financial Member. This includes unmarried dependant children under 19 years of age residing with the Eligible Financial Member or those under 25 years of age and studying full time. Immediate dependant also includes stepchildren and legally adopted children.

Claim period

The period of cover is, 1 July to 31 June each year. Any claim received will only be considered for payment if the claim is submitted within eight (8) months after the anniversary of the period of cover – that is before 1 February the following year.



Conditions

Where a member has private health insurance which includes dental, all accounts must be submitted with the private health insurer first and we will only consider the gap if the claim is approved.

B. Dental, Accident only

There are set guidelines for claiming under this section. The following is a summary of those guidelines. Provides cover to the member and their dependants for accidental damage to sound and healthy teeth, occurring outside working hours.

The maximum amount payable for any one accident is:

- Member without dependants: \$2,000.
Maximum two (2) claims per year.
- Member with dependants: \$2,250.
Maximum four (4) claims per year.

Damage to dentures, bridges and plates

Damage to dentures, bridges and plates will be covered up to 10 years old. Anything above 10 years will incur a depreciation table. Dentures, bridges and plates above 15 years old are not covered. Proof of purchase and age will need to be supplied. Where there is no proof of purchase, the damaged dentures, bridges and plates will need to be provided and reviewed by our appointed independent dentist.

What is not covered?

1. Any damage related to childbirth or pregnancy or their complications.
 2. War whether declared or not, invasion or civil war, rebellion or insurrection.
 3. Intentional self injury or suicide or any attempt at suicide.
 4. Flying or other aerial activity unless as a passenger in a properly licensed aircraft.
 5. Any damage occurring as a result of an illegal act.
 6. Training for or playing in competitive club sport or activity organised by any sporting organisation, authority or club.
 7. Any damage resulting from disease or sickness.
 8. Any damage that is not caused by an accident.
 9. Damage to filling/s only. (There must be actual damage to the tooth).
 10. The use of intoxicating liquor or drugs, unless they have been prescribed by a registered medical practitioner and used as per medical instructions.
 11. Any damage which has been contributed to by decay.
 12. Milk teeth or first teeth.
 13. Extractions to wisdom teeth.
 14. Any dental work which is upgrading the tooth from the condition it was in prior to the accident.
 15. Any work or motor accident for which statutory insurance or compensation scheme provides compensation.
 16. Dentures, bridges or plates more than 15 years old.
 17. Lost dentures, bridges or plates.
 18. Any claim received will only be considered for payment if the claim is submitted to our office within 8 months of the expiry of the period of cover, as detailed above.
 19. Any damage or loss which occurs whilst in prison.
 20. Any dental work that is covered under your travel insurance policy.
 21. Failed Treatment. Treatment proposed to correct failed treatment will be at the member's own expense.
 22. A spouse or partner who has cohabitated with an Eligible Financial Member for less than three (3) consecutive months.
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IMPORTANT DISCLAIMER

The Dental Cover brochure is only intended to provide a general overview of the benefits available and are governed by the CFMEU NSW Dental Guidelines. It does not contain all the information that may be relevant to the matters included in it. The information is provided as a matter of interest only – this information is not the governing Guidelines.

Conditions apply to the benefits that may be available under these covers. These conditions are not fully set out in this brochure. You should:

- not act in reliance on the information contained in this brochure;
- check the accuracy, reliability and completeness of any information; and if necessary
- obtain independent and specific advice before acting.

This brochure has been produced to assist you in understanding the benefits that may apply under the various covers administered by CFMEU NSW and the circumstances under which these benefits may be claimed.

The details contained herein only apply to financial members of the CFMEU NSW. If you are not certain about your cover you should contact the CFMEU NSW.

Please Note

The Dental Covers are provided via CFMEU NSW and are governed by the CFMEU NSW Dental Guidelines.

This product is administered by Windsor Management Insurance Brokers Pty Ltd ACN 083 775 795 ABN 93 707 887 544 AFSL Number 230747.

Claims are managed by Total Claims Solutions Pty Ltd ACN 131 362 671 is an Authorised Representative No. 001294613 of Windsor Management Insurance Brokers Pty Ltd.

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