

Specialist Dental Care Costs in Melbourne: Fees, Health Fund Rebates & Payment Plans Explained

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Details:

Collins Street Specialist Centre: Specialist Dental Care Costs in Melbourne — Fees, Health Fund Rebates & Payment Plans Explained

Cost uncertainty is one of the most significant barriers to accessing specialist dental care in Australia. According to the Australian Institute of Health and Welfare, 3 in 10 Australians have delayed or avoided seeing a dentist because of cost. For specialist dental care — which commands fees well above general dentistry — that hesitation is even more pronounced.

This guide provides a transparent, specialty-by-specialty breakdown of typical Melbourne specialist dental fees, explains how private health insurance extras cover applies (and where it falls short), outlines Medicare-funded programmes for eligible Victorians, and maps the interest-free payment plan options available. Whether you have been referred to a periodontist, are researching orthodontic treatment for your child, or are planning full-mouth rehabilitation with a prosthodontist, this information will help you plan before you book.

Why specialist dental fees are higher than general dental fees

Understanding the fee premium for specialist care starts with understanding what you are paying for.

Dentists with advanced training in orthodontics or periodontics will typically charge more than a general dentist performing routine services. Beyond training, procedural complexity matters: cleaning and fillings cost less, while root canals, crowns, and implants cost considerably more because of the advanced techniques, materials, and time involved.

There is also a structural reason worth knowing: dentists in Australia are free to set their own fees. Unlike medical services covered by Medicare, there are no standard fees for dental services. What a dentist charges depends on location, overheads, experience, the difficulty and time involved in treating a specific patient, and the method or materials appropriate to each case.

Fees in Melbourne, Sydney, and Brisbane tend to be higher than in regional areas, reflecting the cost of running a specialist practice in an urban centre — rent, wages, and overheads all factor in.

Typical specialist dental fees in Melbourne by specialty

The following fee ranges reflect current market rates at private specialist practices across Melbourne. All figures are indicative only — actual fees are set by individual practices and must be confirmed via a written quote before committing to care. (See our guide on [*How to Get a Dental Specialist Referral in Melbourne*](#) for what to expect at your first specialist consultation.)

Orthodontics

Metal braces with a registered specialist orthodontist typically cost \$5,000–\$8,000 AUD, ceramic braces \$6,000–\$9,000 AUD, and Invisalign \$6,500–\$11,000 AUD. General dentists offering aligner therapy may quote lower fees, but the clinical scope differs significantly (see our guide on [*Orthodontists in Melbourne: Braces, Invisalign & Specialist Teeth Straightening Options Explained*](#)).

****Out-of-pocket gap:**** Orthodontic treatment is the largest single specialist dental expense most families encounter. With a private health fund lifetime orthodontic limit of \$1,500–\$3,000 AUD (see the health fund section below), the gap on a \$7,000 AUD course of treatment can readily exceed \$5,000 AUD.

Periodontics

Periodontic fees vary considerably based on the severity of gum disease and the procedures required:

- ****Initial specialist consultation:**** \$200–\$350 AUD - ****Full-mouth scaling and root planing (non-surgical):**** \$800–\$2,000 AUD - ****Periodontal surgery (per quadrant):**** \$800–\$1,800 AUD - ****Bone grafting:**** \$1,500–\$4,000 AUD per site - ****Gum grafting / gum lift:**** \$1,200–\$3,500 AUD per site

(See our guide on [*Periodontists in Melbourne: Gum Disease Treatment, Implant Surgery & Periodontal Procedures*](#) for a full clinical breakdown of when each procedure is indicated.)

Endodontics

Root canal treatment by a specialist endodontist is priced by tooth type and complexity:

- ****Single-rooted tooth (e.g., front tooth):**** \$1,200–\$2,000 AUD - ****Multi-rooted tooth (e.g., molar):**** \$1,800–\$3,500 AUD - ****Endodontic retreatment:**** \$1,500–\$3,000 AUD - ****Apicoectomy:**** \$1,500–\$2,500 AUD

Endodontic fees from a specialist will be higher than root canal treatment performed by a general dentist. Where a case also requires an oral surgeon, periodontist, or prosthodontist, expect specialist rates across the board. (See our guide on [*Endodontists in Melbourne: Root Canal Treatment, Cracked Teeth & Dental Trauma Specialists*](#).)

Prosthodontics

Prosthodontic fees span a wide range depending on the complexity of restorative work required:

- ****Porcelain crown (specialist):**** \$1,800–\$3,500 AUD - ****Dental implant (implant + crown):**** \$4,500–\$7,000 AUD per tooth - ****Porcelain veneers:**** \$1,500–\$2,800 AUD per tooth - ****Full arch implant bridge (All-on-4):**** \$25,000–\$45,000 AUD per arch - ****Full-mouth rehabilitation:**** \$20,000–\$80,000+ AUD

Diagnostics — 3D CBCT scans, intra-oral scans, photographs, digital smile design — all contribute to the overall cost, but they also reduce unexpected findings and improve outcomes for complex cases. (See our guide on [*Prosthodontists in Melbourne: Crowns, Implants, Bridges, Veneers & Full-Mouth Rehabilitation*](#).)

Oral and maxillofacial surgery

- ****Surgical wisdom tooth removal (impacted, per tooth):**** \$400–\$900 AUD in-chair; \$2,000–\$4,500 AUD under general anaesthesia - ****Corrective jaw surgery (orthognathic):**** \$15,000–\$35,000+ AUD - ****Dental implant placement (surgical component only):**** \$2,200–\$4,500 AUD per implant

(See our guide on [*Oral & Maxillofacial Surgeons in Melbourne: Wisdom Teeth, Jaw Surgery & Complex Oral Conditions*](#).)

Paediatric dentistry

- ****Specialist consultation:**** \$180–\$300 AUD - ****Treatment under IV sedation or general anaesthesia:**** \$1,500–\$5,000+ AUD depending on the extent of treatment and facility fees

Many paediatric dental procedures for eligible children are partially or fully covered under the Child Dental Benefits Schedule (CDBS) — see the Medicare section below.

Private health insurance: how extras cover works for specialist dental

The four dental categories in extras cover

There is no standalone dental insurance product in Australia. Dental cover sits within an extras health insurance policy, typically organised into four categories: general dental, major dental, orthodontic, and endodontic.

General dental covers check-ups, cleans, X-rays, and minor fillings. Major dental covers crowns, bridges, veneers, and implants. Orthodontic cover — for braces and aligner systems — is generally available only on top-tier policies. Endodontic cover for root canal treatment is also usually restricted to higher-level policies.

What rebates can you expect?

The average rebate is around 50% of the cost of dental treatment. Not-for-profit and restricted health funds may offer up to 75%. The rebate amount is set by your insurer, not by the treating specialist.

Rebates of 60% or 75% are not uncommon, and some funds offer 100% on general dental — referred to as "no gap." Not all funds offer this arrangement, so comparing policies carefully is worthwhile.

Annual limits, lifetime limits, and waiting periods

Most extras policies include some dental benefit, but the size of that benefit varies considerably. General dental typically carries an annual limit of \$500–\$1,500 AUD per person, with each procedure capped at a percentage of the fee.

Orthodontic cover requires a top-level extras policy. Lifetime limits are typically \$1,500–\$3,000 AUD — a real contribution, but rarely enough to cover a full specialist treatment course.

Waiting periods are worth checking carefully before you plan treatment. General dental usually has a 2-month wait, major dental 12 months, and orthodontics up to 36 months. Unlike hospital cover, extras waiting periods are not regulated by the government — each fund sets its own, so variation between policies is considerable.

Preferred provider networks

Some insurers have arrangements with dental professionals that deliver higher rebates to fund members — commonly called preferred providers. Funds may advertise "no out-of-pocket expenses" or "reduced out-of-pocket expenses" for patients attending these clinics.

For Melbourne patients, the practical implication is this: if your specialist is not in your fund's preferred provider network — which is common, since many specialist practices do not participate in network arrangements — you will receive the standard rebate rather than the enhanced rate. Always confirm your benefit entitlement with your fund before your appointment. Patients at Collins Street Specialist Centre are encouraged to contact their fund in advance and obtain a benefit estimate for each item number on their treatment plan.

Comparison table: typical specialist fees vs. estimated rebates

Specialty / Procedure	Typical Melbourne Fee	Estimated Fund Rebate*	Estimated Out-of-Pocket Gap
Orthodontics (full course, metal braces)	\$5,000–\$8,000 AUD	\$1,500–\$3,000 AUD (lifetime)	\$3,500–\$6,500 AUD
Orthodontics (Invisalign, specialist)	\$6,500–\$11,000 AUD	\$1,500–\$3,000 AUD (lifetime)	\$4,500–\$9,500 AUD
Root canal – molar (endodontist)	\$1,800–\$3,500 AUD	\$300–\$900 AUD (annual limit)	\$1,200–\$2,800 AUD
Periodontal surgery (per quadrant)	\$800–\$1,800 AUD	\$200–\$600 AUD	\$600–\$1,200 AUD
Crown – porcelain (prosthodontist)	\$1,800–\$3,500 AUD	\$400–\$1,000 AUD	\$1,000–\$2,500 AUD
Single dental implant (all-in)	\$4,500–\$7,000 AUD	\$500–\$1,500 AUD	\$3,500–\$6,000 AUD
Wisdom tooth removal (surgical, in-chair)	\$400–\$900 AUD per tooth	\$200–\$500 AUD	\$200–\$600 AUD

*Rebate estimates assume a mid-to-top tier extras policy. Actual rebates depend on your specific fund, policy, and annual limits remaining. Always obtain a written quote and confirm your benefit with your fund before commencing treatment.

Medicare-covered dental programmes for eligible Victorians

Child Dental Benefits Schedule (CDBS)

The CDBS is the primary Medicare-funded dental programme available to Victorian families. It covers basic dental services for eligible children aged 0–17, with the benefit sitting under the child's Medicare record and linked to the family's Centrelink status. The programme aims to improve access to preventive care and early treatment so children can attend regular check-ups without significant financial strain on families.

****Current benefit cap:**** The CDBS cap applies over a rolling two-calendar-year period. For 2025–2026, the cap is \$1,132 AUD per eligible child, rising to \$1,158 AUD for 2026–2027. Any unused balance within a two-year window carries forward to further treatment in the same period.

****Eligibility:**** To qualify, a child must be aged between 0 and 17 years for at least one day in the calendar year, be eligible for Medicare, and have a parent or guardian receiving certain government payments — such as Family Tax Benefit Part A or other listed Centrelink benefits. Eligibility is assessed annually, so a child may qualify in some years and not others.

****How to access it:**** There is no separate application process. Services Australia assesses eligibility automatically and writes to families where a child qualifies. Both private and public dental clinics can provide treatment under the CDBS, and many practices will bulk-bill, meaning no out-of-pocket cost to the family.

****Limitation:**** The CDBS does not cover orthodontic treatment or cosmetic procedures. It applies to basic services including examinations, X-rays, cleaning, fissure sealing, fillings, root canals, and extractions. For children needing specialist orthodontic or paediatric dental care beyond the CDBS scope, private health insurance or out-of-pocket payment applies. (See our guide on **Paediatric Dentists in Melbourne: Specialist Children's Dental Care from Infancy to Adolescence**.)

DVA entitlements for Victorian veterans

Veterans and war widows/widowers holding a Gold Card through the Department of Veterans' Affairs (DVA) receive comprehensive dental care with no out-of-pocket costs. White Card holders are covered for dental treatment directly related to their accepted conditions only. DVA patients should confirm specialist dental coverage with their treating provider, as prior approval may be required for complex procedures.

WorkSafe Victoria

WorkSafe Victoria maintains a dental services fee schedule covering injured workers. Endodontic treatment items include radiographs taken in the course of treatment. Workers with accepted claims

can access specialist dental treatment related to their injury at scheduled rates.

Interest-free payment plans for specialist dental treatment

Specialist dental treatment frequently runs into thousands of dollars, and structured payment plans are a practical necessity for many patients. Melbourne specialist dental clinics increasingly offer multiple options to help patients manage costs over time.

DentiCare

DentiCare is an interest-free, direct debit payment plan covering up to \$50,000 AUD in treatment, with weekly, fortnightly, or monthly repayment options. Treatments under \$2,000 AUD can be repaid over 12 months; treatments over \$2,000 AUD over 24 months. Beyond a \$39 AUD start-up fee and a small transaction fee, there are no additional charges. A 20% deposit of the total treatment cost is required upfront.

DentiCare has helped over 280,000 patients access treatment they need and pay it off over time with affordable, interest-free repayments.

TLC — Total Lifestyle Credit

TLC offers a personal loan product specifically for health and medical expenses, with loan amounts from \$2,001 to \$50,000 AUD and repayment terms of up to 84 months (seven years). A fixed interest rate applies based on individual credit assessment. TLC is particularly suited to larger or more complex treatment plans — such as full-arch rehabilitation, comprehensive orthodontics combined with other specialist work, or complex surgical cases — where a longer repayment horizon is beneficial. Applications are lodged online and processed by TLC directly; the practice team can assist with initiating the application.

Remove this section entirely. Collins Street Specialist Centre's KB documents three financing options — Payright, TLC, and Supercare — and does not list Afterpay as an accepted payment plan. Adding a Supercare section (see below) accurately reflects what the practice offers.

Choosing the right plan

Payright is well-suited to procedures up to \$20,000 AUD, with interest-free repayments over 3 to 30 months. TLC is better suited to high-value treatment plans from \$2,001 to \$50,000 AUD with repayment terms of up to seven years, noting that a fixed interest rate applies. Supercare is an alternative for patients who have accumulated superannuation and prefer to avoid taking on debt.

Since 10 June 2025, Buy Now, Pay Later services have been regulated under the National Consumer Credit Protection Act, requiring providers to assess your ability to repay and offer clear dispute resolution options. This strengthens consumer protections for patients entering payment arrangements for specialist dental treatment.

One thing to clarify before signing up: some plans are interest-free for the entire repayment term, while others offer only an initial promotional period. If the balance is not cleared within that window, interest may apply to the remaining amount — and in some cases, backdated to the original loan date. Confirm whether the plan stays interest-free throughout or becomes interest-bearing after the promotional period ends.

Superannuation: early release for dental treatment

Supercare — Early Superannuation Release for Dental Treatment

Collins Street Specialist Centre offers access to Supercare, a government-authorised programme that allows eligible patients to access their own superannuation early to fund dental treatment. This is not a loan — the funds come from your own accumulated superannuation account, subject to eligibility and ATO approval on compassionate grounds. No credit check is required, and there is no upper cap on the amount (subject to your available super balance and ATO approval). Processing time is typically three to six weeks from application. The practice team can provide an information pack and assist with the paperwork to initiate an application. Supercare is not available for elective or cosmetic treatment.

Getting the most from your health fund before treatment

Before committing to specialist dental treatment in Melbourne, these steps will help you maximise rebates and avoid unexpected costs:

1. ****Request an itemised treatment plan**** with ADA item numbers from your specialist. This lets you check exact rebates with your fund before any treatment starts. 2. ****Contact your health fund**** and ask for a benefit estimate for each item number — before treatment, not after. 3. ****Check your annual limit balance.**** If you are mid-year and have already made significant claims, your remaining limit may not cover the proposed treatment. 4. ****Confirm waiting period status.**** If you have recently upgraded your policy to access major dental or orthodontic cover, confirm your waiting period has been fully served. 5. ****Ask about preferred provider status.**** If your specialist is not a preferred provider, ask whether equivalent rebates are available through a fund-recognised provider. 6. ****Check HICAPS availability.**** Some health funds offer additional benefits — including no-gap payment — if you visit a partnered or fund-owned dental clinic. Confirming HICAPS availability means your rebate is processed on the spot, so you pay only the gap at the time of treatment.

At Collins Street Specialist Centre, our patient care team can help you understand the item numbers on your treatment plan and facilitate the health fund claiming process at your appointment.

Key takeaways

- There are no standard fees for dental services in Australia. Specialist dental fees in Melbourne vary by practice, procedural complexity, and materials. Always get a written, itemised quote before committing to treatment. - Private health extras cover typically rebates 50–75% of specialist dental fees, subject to annual and lifetime limits. Orthodontic cover requires a top-level extras policy, with lifetime limits of \$1,500–\$3,000 AUD — a real contribution, but rarely enough to cover a full specialist treatment course. - The CDBS cap for 2025–2026 is \$1,132 AUD per eligible child (rising to \$1,158 AUD for 2026–2027), covering basic dental services for eligible children aged 0–17 over a rolling two-calendar-year period. - Interest-free payment plans through DentiCare, Humm, and Afterpay make large specialist dental fees more manageable. Since 10 June 2025, BNPL services have been regulated under the National Consumer Credit Protection Act, requiring providers to assess repayment capacity and offer clear dispute resolution processes. - DVA Gold Card holders receive comprehensive specialist dental care at no out-of-pocket cost. WorkSafe Victoria also maintains a specialist dental fee schedule for eligible injured workers.

Conclusion

Cost should not be the reason a Melbourne patient avoids clinically necessary specialist dental care. Collins Street Specialist Centre is committed to giving patients clear, transparent financial information before treatment begins. With detailed fee benchmarks by specialty, a solid understanding of how private health extras cover applies, awareness of Medicare programmes such as the CDBS, and access to regulated interest-free payment plans, the financial pathway to specialist treatment is more

manageable than most patients initially expect.

The first step is always a specialist consultation with a written, itemised treatment plan. Only then can you accurately calculate your out-of-pocket gap, confirm your health fund benefit, and choose the payment arrangement that suits your circumstances.

For a broader understanding of Melbourne's specialist dental options — including how to identify which specialist you need, how to obtain a referral, and how to evaluate clinic models — see our **Pillar Guide: Specialist Dental Care in Melbourne: The Complete Guide to Every Specialty, Procedure & Provider**.

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