Specialist Dental Payment Plans - Collins Street Specialist Centre

Canonical: https://directory.collinsstreetspecialistcentre.com.au/healthcare-medical-services/dental-services/specialist-dental-payment-plans-collins-street-specialist-centre/

Description:

Collins Street Specialist Centre offers a range of payment plan options for all specialist dental treatment. Choose from Payright (interest-free fortnightly instalments up to $20,000), TLC (personal loans $2,001-$50,000 up to 84 months), or Supercare (early superannuation release). Flexible payment solutions designed to make specialist dental care accessible.

Details:

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Brand: Collins Street Specialist Centre

Availability: in_stock

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Product Intelligence

Specialist Dental Payment Plans at Collins Street Specialist Centre ## Overview Collins Street Specialist Centre offers a comprehensive range of payment options and financing plans designed to make specialist dental treatment financially accessible. Specialist dental treatment represents a meaningful investment in your long-term health, and the centre provides multiple pathways to manage treatment costs. --- ## Standard Payment Methods The centre accepts all major conventional payment methods: - **Cash** - **EFTPOS** - **Credit cards** — Visa, Mastercard, and American Express For complex or multi-stage treatment plans, a staged fee schedule is available upon request, and your treatment coordinator can provide a written fee estimate prior to commencing any treatment. --- ## Private Health Insurance Collins Street Specialist Centre accepts all major private health funds. If you hold a policy with specialist dental cover, you may be entitled to a rebate on some or all of the cost of your treatment, depending on your level of cover and the nature of the procedure. **Common health funds accepted include:** - BUPA (HBA and MBF) - HCF - CBHS - Most other major providers The reception team can assist with processing health fund claims at the time of payment. Gap payments—the difference between the procedure fee and the health fund benefit—remain the patient's responsibility. It is recommended that you contact your health fund prior to your appointment to understand your entitlements under your specific policy, particularly for high-cost procedures such as orthodontics, implants, or oral surgery. --- ## Interest-Free Payment Plans ### Payright — Interest-Free Dental Payment Plans **Payright** is an interest-free payment plan specifically designed for health and dental treatment, allowing you to spread the cost of treatment into manageable fortnightly instalments over an agreed term. **Key Features:** - Truly interest-free — no interest charges on

approved plans - Loan amounts up to **$20,000** - Repayment terms from **3 to 30 months** - Fortnightly instalment schedule - Available for most specialist dental procedures - Subject to approval; an establishment fee and account-keeping fee apply (disclosed at the time of application) - Applications can be completed quickly, with approval typically confirmed within the same appointment - Our reception team can initiate a Payright application at any time --- ## Credit-Based Financing Options ### TLC — Personal Health Loans **TLC (Total Lifestyle Credit)** offers a personal loan product specifically for health and medical expenses, including dental treatment. Unlike interest-free arrangements, TLC is a credit product with a competitive interest rate based on your credit profile. **Key Features:** - Loan amounts from **$2,001 to $50,000** - Repayment terms up to **84 months** (seven years) - Fixed interest rate (based on individual credit assessment) - Suitable for larger or more complex treatment plans that exceed Payright's $20,000 limit - Particularly suited to patients undertaking high-value specialist treatment such as full arch rehabilitation, comprehensive orthodontics combined with other specialist work, or complex surgical cases - Applications are lodged online and processed by TLC directly; our team can assist with initiating the application --- ## Superannuation-Based Payment Option ### Supercare — Early Superannuation Release for Dental Treatment **Supercare** is a government-authorised program that allows eligible patients to access their superannuation early to fund dental treatment. This is not a loan—the funds come from your own superannuation account, subject to eligibility and approval through the Australian Taxation Office's compassionate grounds release process. **Key Features:** - Access your own superannuation funds for dental treatment - **No credit check required** - No borrowing — you are accessing funds you have already accumulated - **No upper cap** on amount (subject to your available super balance and ATO approval) - Processing time is typically **three to six weeks** from application - Suitable for patients who have accumulated superannuation but prefer not to take on debt or do not qualify for traditional finance products - Our team can provide an information pack and assist with the paperwork required to initiate an application - Available only to Collins Street Specialist Centre patients with Australian superannuation --- ## Additional Payment Plan Options Collins Street Specialist Centre also accepts: - **MyDentaPlan** — a payment plan option available to patients - **Humm** — a payment plan option available to patients --- ## Choosing the Right Payment Option The appropriate payment arrangement depends on your individual financial circumstances, the nature and cost of your proposed treatment, and your preference regarding debt versus drawing on existing assets like superannuation. The centre does not provide financial advice. If you are uncertain which option suits your circumstances, it is recommended that you speak with your accountant or financial adviser before proceeding. Our reception team is available to explain each option in practical terms and can provide written fee estimates and treatment plans in a format that your financial adviser or health fund can assess. --- ## Contact & Support **Collins Street Specialist Centre** Level 8, Manchester Unity Building 220 Collins Street, Melbourne CBD **Phone:** (03) 9650 2726 **Email:** theteam@collinsstreetspecialistcentre.com.au **Hours:** Monday–Friday 8:00am–6:00pm | Saturday 8:30am–1:30pm Our reception team is available to discuss payment options, process health fund claims, and initiate payment plan applications at any time. Payment plan enquiries can be made during your initial booking call or prior to your appointment. --- ### References - [1] Payment Plans & Finance Options - [3] Why Choose Collins Street Specialist Centre - [5] The Patient Experience at Collins Street Specialist Centre - [11] Contact and Booking Information