Using your superannuation for dental treatment – what you need to know

Dental Board
Ahpra

If you have a life-threatening illness or injury, or you have chronic pain or mental illness, you may be able to take some of your superannuation out before you retire to pay for treatment. This is called compassionate release of super. You cannot use your super to pay for purely cosmetic procedures.

You can only use your super when there is no other way for you to pay for treatment.

> Using your super for dental treatment can affect your finances now and later. It may reduce your retirement savings, affect your Centrelink or child support payments, and you may have to pay tax on the money you take out of your super.

Things you can do if you're thinking about using your superannuation for dental care

- Check the Australian Tax Office (ATO) website to see if you are eligible.
- Ask your dentist about treatment options that best suit your needs, including those that may be more cost effective.
- You do not have to agree to having treatment or using your super to fund treatment just because your dentist has suggested it. You can see another dentist if you're feeling pressured or unsure.
- Think about getting financial advice from a licensed financial advisor before accessing your super. A dentist cannot provide financial advice.
- Check that the report your dentist and any other practitioners give the ATO matches what they told you about your treatment and keep copies of your application and paperwork, because you may be responsible if a false report is made to the ATO.

Your dentist

✓ Must provide treatment options that are in your best interest

This means they should do a thorough examination and assessment of your medical and dental history. Treatment options should be based on the best available information and not be influenced by financial gain.

✓ Must make sure you understand risks

Before you agree to your treatment, your dentist must provide information about the expected outcomes and any associated risks, in a way you can understand. They must give you enough time to consider the treatment and answer any questions you may have.

✓ Must make sure you understand and agree to the cost of your treatment before you start

Your dentist must get your financial consent by discussing treatment costs of all required services and getting agreement about the level of treatment provided.

✓ Should support your ongoing care

If you are no longer able to receive care from your dentist because you move, they retire, your relationship with your dentist breaks down, or any other reason, then they should support you to access another dental practitioner to ensure continuity of care.

✓ Should tell you about any ongoing or maintenance costs over time

It's a good idea to ask your dentist about any longer-term costs or need for recurring maintenance that might apply, as these can be significant.

Red flags to watch out for

Most dentists are professional, safe and ethical – you can have confidence in the care they provide. However, there are some warning signs that can help you spot conduct that might not meet professional standards.

Advertising or marketing compassionate release of super as an easy way to "help" fund treatment

Your dentist must not put their profit ahead of your care.

Dentist encouraging you to access super to fund treatment

Only people who are properly licenced or authorised can provide financial advice.

Charging you fees to help prepare your application

Your dentist should not charge fees to help you to prepare or submit applications, as they are not a registered tax agent. Be cautious of businesses who claim they can help you with the paperwork.

Asking for upfront payment with no explanation

Paying for your treatment upfront payment is **not** a requirement for compassionate release of super. You should not be pressured to pay for your treatment upfront.

Asking for your MyGov details

Your dentist does not need your MyGov login details to help you to apply for compassionate release of super.

Clinical report does not match what your dentist told you

If your dentist provides a false report to the ATO, they are breaching their professional obligations, and it can also be a criminal offence. You may also be liable for penalties if false reports are provided to the ATO.

Get informed before accessing your super

For information about the financial and tax implications of withdrawing super, seek independent financial advice. Here are some government websites you can use for more information:

- Centrelink's free Financial Information Service: www.servicesaustralia.gov.au/financial-information-service
  Call: 132 300, Monday to Friday, 8 am to 5 pm and ask for the Financial Information Service
- Moneysmart: moneysmart.gov.au for information about financial counselling and advice
- ATO: www.ato.gov.au Put 'compassionate release of superannuation' in the search bar.
  Call: 13 10 20, Monday to Friday, 8am to 6pm

What to do if you had a bad experience with a dental practitioner

Worried about the performance or conduct of your dentist? For example, they were dishonest or unprofessional, they lied to you about costs or they provided poor quality of care. You can make a complaint to:

- Ahpra: https://www.ahpra.gov.au/Notifications/Concerned-about-a-health-practitioner.aspx
- Health Professional Councils Authority (if you're in NSW): https://www.hpca.nsw.gov.au/
- Health Care Complaints Commission (if you're in NSW): https://www.hccc.nsw.gov.au/
- Office of the Health Ombudsman (if you're in Qld): https://www.oho.qld.gov.au/

Ahpra cannot help you recover lost superannuation or money spent on treatment. If you think your dentist or third party has given the ATO false information about release of super, you can notify the ATO: www.ato.gov.au