

1 December, 2016



QANTAS EXTRAS INSURANCE !

Qantas Frequent Flyer is approaching members with an offer to switch to Qantas Assure and earn Qantas points.

The Qantas points pitch is that:-

"You should have the freedom to choose your own Extra's provider – like your dentist or your optometrist. When you join or switch your health insurance to Qantas Assure, you will have the certainty of knowing what you'll get back every time you claim, no matter which extras provider you choose."

Dentists will note that there may be a catch as Qantas Assure health insurance is issued by NIB health funds and Qantas receives commission on the switch.

Dentists will generally be aware that NIB health funds and dental corporate Pacific Smiles are joined at the hip, but you will have to take the pitch on face value that people who join, will have the "freedom to choose your own extra's provider."

Down in the fine print, we note that the provider must have qualifications recognised by NIB. Perhaps NIB will enlighten dentists as to what those qualification are?

Note that Qantas Assure health insurance is issued by NIB health funds and Qantas receives commission on the switch.

However, dentists in Perth and Adelaide may find it beneficial to consider offering it as an alternative to patients with extras cover, provided by HBF or BUPA. It is necessary to belong to the Qantas frequent flyer program to apply. *(Don't you like the catches in marketing?!)*

Contact telephone number is 13 82 92 during business hours or email hello@qantasassure.com

Be careful to check out the conditions and fine print.

The best decision

Naturally, the best decision which makes economic sense, is to cancel extra's insurance entirely and consider only having hospital cover; and even that is questionable value for many, unless they are in the income bracket which need it to avoid paying a Medicare surcharge.

Best wishes to all dentists

Graham Middleton

SYNSTRAT SERVICES

Synstrat provides Accounting, Financial Services, Business Advice, Financial Advice and practice valuation services to Dentists.

Contact Graham Middleton or if I am immediately unavailable, Jenny O'Brien on (03) 98437777 who will arrange a time to discuss. We will then contact you to discuss your needs. Obviously if significant services are involved, then charges will apply. These include fees for consultations with Graham Middleton once the need is defined.

We are happy to discuss our charges on contact.