



Benefits Funded by BERT

The following benefits are industry wide, funded by BERT.

Accidental Dental Benefit

You and your immediate family will be covered for accidental damage to teeth which occurs outside of working hours

Who is covered?

Only Financial members of the BLF, CFMEU and Plumbing Unions up to 70 years of age and his/her family. The family being:

- The members wife/husband;
- The members defacto partner (living with the member for more than 3 months);
- The members children who are financially dependant on the member (not necessarily living with the member) up to the age of 16 or full time students up to the age of 25
- The members wife/husband or defactos children from a previous marriage who are living with the member up to the age 16 or full time students up to the age of 25

What is covered

There are a set of guidelines for claiming under the Dental Accident Cover. Below is a brief summary of what will be considered.

- Damage which has occurred as a result of an accident and occurred in your leisure time
- Damage to sound and healthy teeth only

The maximum benefits available are as follows.

- Maximum amount payable for any one accident:
Single: \$2,000.00
Family: \$2,250.00
- Maximum number of claims per year:
Single: 2
Family: 4

Note:

- Claims must be lodged within six (6) months from the date the accident occurred.
- No cover is available for milk teeth or first teeth.



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Important Disclaimer: This brochure is intended to provide a general summary of the funeral benefit guidelines. It does not purport to contain all the information that may be relevant to the matters included in it and the information which is provided as a matter of interest only (exclusions and conditions apply).