

# Private Dental Insurance



## Insurance Product Information Document

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**Company:** Healix Insurance Services Ltd

**Product:** Advantage Wisdom Dental Care Plan

This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product and the insurer is provided in your policy document.

### What is this type of insurance?

This insurance policy provides reimbursement for a range of eligible routine and essential dental treatment..



#### What is insured?

This insurance covers you for the reimbursement of the following dental costs, incurred during the period of cover and up to the individual treatment limits set out in your policy document.

Cover	
✓ Examinations	
✓ Hygiene treatments - Scale & polish	Up to the treatment limits in your chosen plan
✓ Diagnostics/x-rays	
✓ Restorative treatments	
✓ Child orthodontics (annual limit – aged 8 to 17)	Up to £625 depending on chosen plan
✓ Oral cancer (lifetime limit)	Up to £25,000
✓ NHS treatment costs (bands 1-4)	100% reimbursement
✓ Overnight hospital stay	£60 per night up to £1200
✓ Dentist call-out fee	Up to £150 (max of 2)
✓ Worldwide emergency treatment	Up to £500
✓ Worldwide dental injury	Up to £3000 per injury (max of 4)
✓ Personal Protective Equipment (annual limit)	Up to £30 depending on chosen plan
✓ Optional Implant cover (annual limit for one unit)	Up to £800 depending on chosen plan

These are not the full benefits of your plan. Please refer to the Benefit Table in your policy for the full list of treatments and maximum payable per procedure for your chosen plan.



#### What is not insured?

Please refer to the General Exclusions section of your policy document for a full list of exclusions.

No benefits will be paid for:

- ✗ Cosmetic treatments and treatments not clinically necessary.
- ✗ Any treatment resulting from self-inflicted injury.
- ✗ Treatment received prior to the commencement of the period of cover; and treatment received after the period of cover ceases.
- ✗ Any treatment once the annual maximum number of treatments or maximum annual benefit limit has been reached for that treatment.
- ✗ Travelling expenses or telephone calls in connection with any treatments or charges for completing the claim form.
- ✗ Any claims for the replacement of dentures damaged whilst not being worn.
- ✗ Any treatment relating to damage or injury caused whilst participating in any contact sport when the appropriate tooth, mouth or head protection was not being worn.
- ✗ Oral cancer diagnosed or suspected prior to the commencement date of the policy.
- ✗ Oral cancer resulting from smoking.
- ✗ Child orthodontic treatment for patients with grade 1 or 2 on the Index of Orthodontic Treatment Need (IOTN).



## Are there any restrictions on cover?

- ! Certain treatments are limited to maximum number of treatments in any one period of cover e.g. 2 routine examinations per year, 1 medium x-ray per year.
- ! Specific treatments must have a minimum durability for any subsequent treatment to be covered under the policy for example fillings and root canal treatments must last for at least 2 years.
- ! There are sub-limits within the oral cancer benefit.
- ! If you add dependents to the policy, your children must be under 26 years of age and in full time education, living with parents/guardians outside term time at the start date of their cover. Family cover will cover up to a maximum of 3 children and the benefits shall be shared amongst the children.
- ! We will not be held responsible for any treatment costs which have been authorised, if the policy then terminates and treatment has not yet taken place.
- ! We will only pay up to the maximum amount payable per treatment and up to the annual aggregate maximums as shown in the benefit table in your policy documentation.
- ! Cover is not provided for the first sixty days following the Date of Entry in respect of routine preventative and restorative Treatments.
- ! Cover is not provided for the first fourteen days following the Date of Entry in respect of Treatment required as a result of an Accident or Emergency Treatment.
- ! Treatments in connection with dental injuries must commence within a period of 6 months and must be completed within 24 months of the date of the original incident.



## Where am I covered?

Cover is provided on a worldwide basis.



## What are my obligations?

- You must submit your fully completed claim form as soon as possible and in any event within 180 days of completion of treatment, unless there is a justifiable reason for the delay. Ensure your dentist has provided you with the appropriate NHS or private receipts and has completed sections B, C & D of the claim form. Complete section A and sign the claim form and submit this via your member portal as soon as possible, along with copies of your original detailed receipts. Failure to do so may result in the non-payment of your claim.
- You must give consent for us to get, at our expense, any dental records, photographs or x-rays we need to assess the eligibility of a claim from the practitioner who has treated you or any of your dependants.
- All insured people must be residents of the UK, Channel Islands or Isle of Man. You must tell us if any insured person no longer meets this criteria and we'll remove them from the policy at renewal.
- You must only receive treatment from a qualified dental practitioner registered with the General Medical Dental Council or another person properly qualified to perform the required treatment.



## When and how do I pay?

Premiums shall be collected by monthly or annual direct debit.



## When does the cover start and end?

Your cover starts on the day you join the scheme, defined as the date of entry in your policy document; and ends on the date of termination of your cover or the review date, as defined in your policy document, whichever occurs first.

## How do I cancel the contract?

If you decide that for any reason this policy does not meet your needs you can cancel your policy within the first 14 days of receiving your policy documents. Your cover will cease and you will receive a full refund of any premiums that have been paid during the 14 days, provided no claim has been made or is pending.