

Dental Corporate Benefits Table

Optional for members on health insurance Options 2 (a & b) and 3 (a & b)

Benefits -

What are you covered for

1. Annual Policy Limits

Routine and **Restorative Dental Treatment**

€ 500 per year

Worldwide **Dental Injury** and Worldwide Dental Emergency €500 per year

€ 500 per year

2. Routine Treatment

Clinically necessary examinations, routine hygiene treatments and dental x-rays by a dentist

i. Examination

Up to € 10 per year

ii. Scale and Polish

Up to € 25 per year

iii. Dental X-Rays

(a) Bite-wing

(a) Up to € 25 every 2 years (for 2)

(b) Medium X-Ray

(b) Up to € 25 per year

(c) Large (panoral) x-ray

(c) Up to € 40 per year

3. Restorative Dental Treatment

Clinically necessary restorative dental treatment and specialist dental treatment carried out by a dentist to maintain your oral health. If dental implants are clinically required we will pay towards the cost of the equivalent bridgework treatment up to the limits stated. The maximum payable is the relevant percentage of any fee charged for the particular restorative treatment up to the relevant percentage of the maximum limit shown per treatment type below.*

65 % of

3.1 Fillings

Up to 2 per year

(a) One surface amalgam

(a) Up to € 40

(b) Two or more surface amalgam

(b) Up to € 45

(c) One surface composite anterior

(c) Up to € 50

(d) Two or more surface composite anterior

(d) Up to € 50

(e) One surface composite posterior

(e) Up to € 45

(f) Two or more surface composite posterior

(f) Up to € 50

3.2 Root Canal Treatment

(a) Incisor/ Canine

(a) Up to € 100

(b) Pre-molar

(b) Up to € 200

(c) Molar

(c) Up to € 300

3.3 Crowns

(a) Porcelain Jacket

(a) Up to € 280

(b) Metal Bonded

(b) Up to € 300

(c) Dentine Bonded

(c) Up to € 380

(d) Full Gold

(d) Up to € 390

(e) Zirconia

(e) Up to € 410

(f) Post

(f) Up to € 85

3.4 Bridgework

- | | |
|----------------------------|--|
| (a) Metal bonded porcelain | (a) Up to € 300 |
| (b) Adhesive Bridge | (b) Up to € 120 per retainer/ € 175 per pontic |
| (c) Inlay | (c) Up to € 220 |
| (d) Onlay/ Veneer | (d) Up to € 240 |
| (e) Zirconia Bridge | (e) Up to € 400 |

3.5 Dentures

- | | |
|-----------------------|-----------------------------|
| (a) Permanent Acrylic | (a) Up to € 250 per denture |
| (b) Permanent Metal | (b) Up to € 300 per denture |

3.6 Sundry

- | | |
|---------------------------|-----------------|
| (a) Simple Extraction | (a) Up to € 40 |
| (b) Surgical Extraction | (b) Up to € 300 |
| (c) Periodontal Treatment | (c) Up to € 50 |
| (d) Other Treatment | (d) Up to € 100 |

4. Injury and Emergency

4.1 Worldwide Dental Injury

The cost of dental treatment received by you carried out by a dentist in connection with a dental injury which happens after the start date. In the event of a dental injury, any permanent treatment will be assessed under listed in 1 above the benefits listed under restorative treatment above.

Within overall annual limitd

4.2 Worldwide Dental Emergency

- | | |
|--------------|-----------------------------------|
| (a) In Malta | Up to € 200 per year |
| (b) Overseas | (a) Up to € 75 per incident |
| | (b) Up to € 150 per incident |
| | Up to 2 incidents per year |

The cost of **temporary emergency dental treatment** carried out by a **dentist** in **Malta** and overseas including any prescribed drugs and dressings.

Any **permanent treatment** will be assessed under the percentage of the limits listed under **Restorative Dental Treatment** above

4.3 24-Hour Overseas Dental Emergency Helpline

In the event of **you** experiencing a dental incident, all reasonable assistance will be given in locating a **dentist**

Available

If **your** treatment under the Worldwide Dental injury and/or Worldwide Dental Emergency spans a renewal period, **we** will treat the claim as a continuing claim and **we** will continue to cover **your** treatment after the renewal date with benefits subject to the policy limits of the **year** in which the incident took place. However in no event will benefit be payable for treatment received more than eighteen months after the date of the injury (six years for persons under 18 years)

5. Mouth Cancer Cover

We will pay for one course of treatment for up to 18 months from the date of Up to €10,000 diagnosis. Claims under this cover do not count towards your annual maximum benefit entitlement as outlined in Section 1 above

*For the avoidance of doubt the maximum we would pay would be the relevant percentage of the maximum shown per treatment type in the benefits table shown above. For the Zirconia crown for example the maximum payment would be €328 on the Extensive cover being 80% of €410. See also exclusions and limitations which apply to the above benefits.

The maximum benefits payable within the policy year as stated in the benefits table is the maximum benefit payable for all claims, regardless of the number of policies you may have with us.