

# Private Dental Insurance



## Insurance Product Information Document

This product is underwritten by Hamilton Insurance DAC, who are authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Firm's reference number 484148. Registered office: 2 Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6.

**Company:** Healix Insurance Services Ltd **Product:** Advantage Health Dental Care Plan for employees of Redwood Music Ltd

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.

	BASIC	PLUS
✓ Examinations	Up to £21	Up to £42
✓ Scale & polish	Up to £40	Up to £80
✓ Diagnostics/x-rays	Up to £17	Up to £31.50
✓ Fillings	Up to £50	Up to £95
✓ Extractions & minor surgery	Up to limits in policy	Up to limits in policy
✓ Root canal treatment	Up to £168	Up to £275
✓ Veneers, inlays onlays	Up to £160	Up to £368
✓ Crowns & bridges	Up to £336	Up to £420
✓ Dentures	Up to £420	Up to £630
✓ Mouthguards & splints	Up to £82.50	Up to £157.50
✓ Child orthodontics (annual limit – aged 8 to 17)	Up to £525	Up to £787.50
✓ Dental implants (annual limit)	Up to £600	Up to £850
✓ Personal protective equipment (annual limit)	Up to £30.0	Up to £30.00
✓ Oral cancer (lifetime limit)	Up to £20,000	Up to £20,000
✓ NHS Bands 1-4	100% reimbursement	100% reimbursement

These are not the full benefits of your plan. Please refer to the Benefit Table in your policy document for the list of treatments and maximum payable per procedure for your 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).
- ✗ Implants in the site of 2<sup>nd</sup> or 3<sup>rd</sup> molars.
- ✗ Complications in relation to covered implants.
- ✗ Implant treatment which was necessary, prescribed or planned prior to your date of entry into the policy.



## 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, 4 medium x-rays 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.
- ! For implant treatment there is a waiting period of 90 days from your date of entry.
- ! There are sub-limits within the oral cancer benefit.
- ! If your employer allows you to 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 or your employer cancels the policy and treatment has not yet taken place.
- ! We will not pay for more than the maximum amount payable per treatment as shown in the benefit table.



## Where am I covered?

Cover is provided in the United Kingdom, Channel Islands and Isle of Man (whichever is your country of residence) only other than emergency dental treatment where cover is provided on a worldwide basis.



## What are my obligations?

- You must submit your claim 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 treatment invoice and submit this, along with any other required information, via one of the four methods detailed in the claims section of your policy wording.
- 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?

If your company has agreed to provide the cover to you free of charge, your employer will pay the premium. Alternatively, you pay your premium through your employer via monthly payroll deduction.



## 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, subject to any qualifying conditions that may be set by your employer; 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. There will be no refund of premiums if you choose to cancel your policy after the first 14 days and your cover will continue until the next review date at which point you may de-select the benefit on your Employee Benefits platform.