

DENTAL COVER TERMS AND CONDITIONS

FROM VITALITYHEALTH

WELCOME TO VITALITYHEALTH

ABOUT THIS DOCUMENT

These are the terms and conditions of our Dental Cover. They are in addition to, where appropriate, the terms and conditions of your main VitalityHealth plan and both should be read as if they are one document. You only have this cover if you or your **company** chose it and it shows in your certificate of insurance.

We have tried to make sure this document is as clear and straightforward as possible. There are, however, certain words that have special meaning that we'd like to draw to your attention:

We/us/our - means VitalityHealth (Vitality Health Limited - the insurer that underwrites the plan).

You/your - means the **insured member** and **insured dependants** for **company** schemes and the **planholder** and **insured dependants** for individual customers.

We have printed the remaining defined words in bold to help you identify them

as you read through this document. You'll find a full explanation of each word in the 'Definitions' section at the back of this document or in your main terms and conditions document.

YOUR CERTIFICATE OF INSURANCE

There are different levels of Dental Cover. You may be covered only for Major Dental Treatment or you may have cover for Routine Dental Treatment as well. Please always refer to your certificate of insurance before making a claim as this shows which cover level you have, what you're covered for and what limits apply.

IF YOU'RE COVERED BY ANOTHER PLAN

If you have any other current plan that covers any of the same benefits as we do, you must tell us. We shall not be liable to pay or contribute more than our proportion of the claim.

We can only reimburse our proportion of fees that you've paid for specific treatment.

IMPORTANT REGULATORY INFORMATION

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited. Vitality Health Limited, registration number 05051253 is the insurer that underwrites this insurance plan. Vitality Corporate Services Limited, registration number 05933141 acts as an agent of Vitality Health Limited and arranges and provides administration on insurance plans underwritten by Vitality Health Limited.

Registered office at 3 More London Riverside, London, SE1 2AQ.

Registered in England and Wales.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check our authorisation on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fsa.gov.uk/register/home.do or by contacting them directly on 0800 111 6768.

PURPOSE OF THE COVER

This cover is designed to meet the needs of individuals (or businesses in respect of their employees) who want insurance cover against costs associated with routine dental maintenance, treatment and accidental dental injury. To ensure you are completely confident that this cover will meet your needs, we would advise you to read the plan documentation to ensure that it meets any specific requirements you might have.

YOUR COVER EXPLAINED

We've set out the rules on paying benefits under our Dental Cover and the specific exclusions that apply to each aspect of cover. Other exclusions applying to Dental Cover are contained within the 'Exclusions' section on page 6. Please refer to your certificate of insurance for details of the amounts we'll pay towards the costs of each of the covered **dental treatments**, which depend on your level of cover, and also to see where we limit the number of claims you can make against some **dental treatments**. All amounts are per insured person unless stated otherwise and all **dental treatments** have limits on them.

IMPORTANT NOTES

To be eligible for this cover, you must have undergone a check-up with your regular **dentist** and have completed all **dental treatment** recommended in the 12 months before your **cover start date**.

If you have not seen a **dentist** in the 12 months before your **cover start date**, then eligibility for this cover will only begin after you have undergone a check-up by a **dentist** and completed all **dental treatment** recommended.

This condition does not apply to routine examinations and routine scaling and routine polishing.

Wherever you see this symbol '†' limits apply and you should refer to your certificate of insurance for more details.

MAINTENANCE (WHERE THE ROUTINE DENTAL TREATMENT OPTION IS SELECTED) † (LIMITS DEPEND ON THE LEVEL OF COVER CHOSEN)

What's covered

- The charges made for:
- routine examinations
 - routine scaling and polishing provided by a **dentist** or **hygienist**
 - X-ray of teeth or jaws.

What's not covered

- **dental treatment** undertaken for any purpose other than the normal, regular maintenance of teeth.

EMERGENCY DENTAL (WHERE THE ROUTINE DENTAL TREATMENT OPTION IS SELECTED) † (LIMITS DEPEND ON THE LEVEL OF COVER CHOSEN)

What's covered

- The charges made for:
- **dental treatment** given to provide immediate and necessary relief of severe pain, haemorrhage and/or infection.

You must have been treated in an emergency dental appointment with a **dentist**.

What's not covered

- any subsequent **dental treatment** following the initial emergency appointment, except where this is included under another part of your Dental Cover.

TREATMENT † (LIMITS DEPEND ON THE LEVEL OF COVER CHOSEN)

What's covered

The charges made for:

- fillings (where the Routine Dental Treatment option is selected)
- new and replacement crowns
- new and replacement inlays, onlays and overlays (where the Routine Dental Treatment option is selected)
- new and replacement bridges or **implants**
- root canal treatment
- apicectomy/excision of the root of a tooth
- extractions
- new, partial or repairs to dentures.

If the **dental treatment** required is as a result of an accident or injury this is covered under the 'Accidental dental' section.

What's not covered

- routine, precautionary or preventive examinations
- dental check-ups
- **dental treatment** arising from a **dental accident** (which is covered under the 'Accidental dental' section below)
- remounting of existing crowns or bridges
- veneers
- adjustments made to existing dentures.

ACCIDENTAL DENTAL †

What's covered

The charges made by a **dentist** or **specialist** for **dental treatment** necessary as a direct result of a **dental accident**. This includes damage to dentures whilst being worn and related prescription charges.

The **dental accident** must have needed an emergency dental appointment or **dental treatment** via an A & E department.

What's not covered

- any injury caused other than as a direct result of a **dental accident** that occurs after your **cover start date**
- repair or replacement of crowns, bridges or dentures unless damaged as a direct result of a **dental accident**

Additional exclusions apply to 'Accidental dental' - please see the 'Exclusions' section.

EMERGENCY CALL-OUT FEES †

What's covered

The charges made for:

- an emergency call-out

By 'emergency call-out' we mean it was medically-necessary for your **dentist** to re-open the practice between the hours of 9pm and 8am on weekdays, weekends or bank holidays when the practice would otherwise be closed.

What's not covered

- **dental treatment** that could have waited for an appointment within normal practice hours.

EXCLUSIONS – WHAT'S NOT COVERED

These are the exclusions that apply to Dental Cover.

We will not pay for:

- any **dental treatment** that's planned or already taking place at your **cover start date** or which has been recommended in the 12 months immediately before your **cover start date**. This does not include routine examinations or routine scaling and polishing (if you have this cover)
- **cosmetic dental treatment** such as bleaching, teeth whitening, orthodontic or periodontal treatment and procedures related to such treatment
- mouth guards, gum shields or dental appliances of any kind
- **dental treatment** for any injury caused while engaging in contact sports unless the appropriate mouth guard was worn
- wisdom teeth extraction other than those extracted by your usual **dentist** in their dental surgery under local anaesthetic
- loss of, or damage to, dentures other than whilst being worn
- any **dental treatment** or care in relation to tooth jewellery
- any **dental treatment** charges related to non-invasive tumours
- any **dental treatment** charges related to oral **cancer**
- any prescription charges unless related to an accident and emergency
- any **dental treatment** under the care of a **specialist** unless the **dental treatment** is the result of a **dental accident**.

ACCIDENTAL DENTAL

These are the additional exclusions that apply to 'Accidental dental'. We will not pay claims arising from:

- any damage to dentures when not being worn
- any injury caused by eating and drinking
- normal wear and tear
- any **dental treatment** relating to injury which is received more than 12 months after the **dental accident** that led to the injury.

GENERAL EXCLUSIONS

In addition to the specific exclusions detailed, the following general exclusions apply:

- **treatment** of alcoholism, **drug abuse**, or any addiction, and **treatment** of any related medical conditions resulting from these
- **treatment** of any self-inflicted illness or injury, or any **treatment** related to them, or **treatment** arising from attempted suicide
- **treatment** arising from nuclear or chemical contamination, war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, riot, civil disturbance, rebellion, revolution, military force or coup, act of terrorism
- **treatment** received after the period covered by any premium or after your cover has ended
- **treatment** received outside the **UK**.

DEFINITIONS

These definitions are shown in bold print throughout this document and have the same meaning wherever they appear. For any other definitions please refer to the main terms and conditions document.

COSMETIC DENTAL TREATMENT

Treatment which is not medically necessary to maintain dental health and is used solely for the purpose of improving your appearance.

DENTAL ACCIDENT

A dental accident is a sudden unforeseen external blow to the face, teeth and jaws which occurs at an identifiable place and time and results in an injury to your teeth and gums.

DENTAL TREATMENT

Dental procedures undertaken by your **dentist** which are clinically necessary for the maintenance and/or restoration of oral health and are provided in accordance with accepted standards of dental practice.

DENTIST

A dental practitioner who is registered with the General Dental Council in general practice.

HYGIENIST

A qualified dental hygienist registered with the General Dental Council.

IMPLANT

An implant inserted in the jaw bone to support or retain dental appliances or prostheses.

FIND OUT MORE

For more information on the partners available through VitalityHealth, please speak to your adviser or visit our website vitality.co.uk/health

www.vitality.co.uk/health

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