

VhiDeCareDental PRSI Q&A

What is Pay-Related Social Insurance (PRSI)? Most employers and employees (over 16 years of age) are required to pay related social insurance contributions (referred to as PRSI). The amount of PRSI paid depends on earnings and the type of work performed. The PRSI contribution of the employee is made up of Social Insurance and the Health Contribution. The **Social Insurance** element goes to the Social Insurance Fund which helps pay for Social Welfare benefits including **dental treatment benefit** and pensions. The **Health Contribution** goes to the Department of Health and Children to help fund the health services.

How Do I Qualify For Dental Treatment Benefit With PRSI?

To qualify for Treatment Benefits you must satisfy certain PRSI conditions. If you are 24 years or under you must have 39 weeks paid contributions since starting work and 260 weeks if you are 25 or older. Some of the contributions must be paid in the relevant tax year on which your claim is made. For full details visit www.welfare.ie

What dental benefits are covered by PRSI?

Dental Benefit pays some of the cost of different dental treatments including, exams, scaling, fillings, extractions, dentures and root canal therapy. You can get details of the amount paid to the dentist for each item of treatment and also the fixed amount you need to pay the dentist or the balance as determined by the dentist. You can get full details from the Department of Social and Family Affairs at www.welfare.ie

How does the Vhi DeCare Dental product complement PRSI?

This plan picks up where PRSI leaves off: For participants who qualify for PRSI dental treatment benefit, the plan includes 100% coverage for one exam (PRSI covers the other) and up to 70% coverage for other dentist charges to you (balance amount after PRSI payment to dentist). The plan also provides full cover for those people who do not qualify for PRSI dental treatment benefit.

How do I use both programs to reduce my expenses?

Your Vhi DeCare Dental PRSI plan works to maximise your dental treatment cost savings. It helps you to get the most out of your PRSI plan—and provides additional savings above and beyond what PRSI offers, protecting you against unforeseen dental expenses and emergencies. The way it works is simple: When you visit a PRSI participating dentist the dentist will confirm your PRSI status before submitting a claim to the Dept. of Social and Family Affairs for partial payment of the dental service provided to you. You are responsible for payment of the additional amount charged by the dentist. PRSI pays a minimal amount towards the cost of expensive procedures like crowns, bridges and root canal therapy. Vhi Decare Dental will cover your outstanding costs as follows.

-  100% cover for 2nd exam and cleaning each year (first exam and cleaning is free through your PRSI)
-  70% of charge to you for fillings after PRSI payment to dentist.
-  Up to 50% of charge to you for crowns, root canal therapy, and many other dental services not covered by PRSI
-  Up to €1,500 yearly maximum

Do I need to see a PRSI dentist?

Yes, if you qualify for the PRSI dental treatment benefit, you must visit a PRSI participating dentist.

How do I find a PRSI dentist?

There are a few ways to find a PRSI dentist:

- ✎ Links will be available through the Vhi DeCare Dental Web site at www.vhi.ie/dental
- ✎ Phone *CallSave* 1850 44 44 44 and one of our customer service representatives will be happy to help you
- ✎ You may visit <http://welfare.ie>

Who submits my claim to PRSI and Vhi DeCare Dental?

When you visit a PRSI dentist and receive dental treatment using your PRSI dental benefit, the dentist will submit a claim for part payment to the Dept.of Social and Family Affairs. On request from you the dentist will provide an itemised receipt, which you will need to attach to the Vhi DeCare Dental Claim form that you then submit to us.

Where can I get more information?

- ✎ For more information on your PRSI dental entitlement, please call the Department of Social and Family Affairs on (01) 704 3000 or 1890 400 400 (ext. 4480).
- ✎ For more information on Vhi DeCare Dental, please phone *CallSave* on 1850 44 44 44.