Dentist Direct Pay Q & A

Q. What is the Vhi Dental Network?

A. The Vhi Dental Network is a nationwide network of dentists that you can go to for dental treatment and avail of direct payment of all your benefits. This means that you only have to pay for costs not covered by your dental plan.

Q. Why do I need to phone Vhi Dental before going to the dentist?

A. You need to phone Vhi Dental as this is the first part of the claims process. It allows us to inform your dentist of your benefits and level of cover. Different people may have different levels of cover, and they may still have a waiting period depending on their level of cover or they may have reached their benefits limit for a particular treatment.

Q. Can I phone Vhi Dental from the dentist?

A. We strongly recommend that you phone us 24hrs before your appointment to allow adequate time for us to check your level of cover and any waiting periods you may have to serve. If you phone from the dentist, there may not be adequate time for us to confirm your benefit entitlements to the dentist, which would mean that your dentist would not be able to provide you with the Dentist Direct Pay service. The number to call Vhi to check your benefits is 046 9077 337 or alternatively you can email at <u>vhidentalclaims@collinsongroup.com</u>. If you have a dental emergency please phone Vhi as soon as possible.

Q. What happens if I don't phone Vhi Dental before going to the dentist?

A. If you don't phone Vhi Dental before going to the dentist, your dentist will not have the information needed to offer the Dentist Direct Pay option and you will have to use the pay and claim option to avail of your benefits.

Q. What happens if I have already used my benefits?

A. If you have reached your yearly limit we will advise the dental practice that you are not covered and explain to you that your limit has been reached and what your next steps are. You may have waiting periods to serve or you may have reached your annual maximum treatment allowance on certain treatments such as crowns, inlays and outlays etc. If you have any questions on your dental plan benefits call Vhi Dental on 046 9077 337.

Q. What happens if I need more treatment?

A. If your dentist identifies that you need more treatment, the dentist will submit the treatment plan to Vhi Dental and we'll confirm the amount that is covered by your Vhi Dental plan to both you and the dentist.

Q. Do I need to bring a claim form with me to the dentist when I'm using Dentist Direct Pay?

A. No, your dentist will have the Vhi Dental Claim form which he/she will get you to sign after you have had your treatment.

Q. Who do I contact if I have a claims query?

A. For claims information, contact our dedicated Claims team on 046 9077337 or email us on <u>vhidentalclaims@collinsongroup.com</u>

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland and is tied to and underwritten by Collinson Insurance Europe Limited for Vhi Dental Insurance.