

# Vhi Dental

Healthy, happy smiles  
that last a lifetime



Dental insurance at the right price  
from Ireland's No.1 Health Insurer



# Smile, you're covered

Never worry about a trip to the dentist again with comprehensive cover from **Vhi Dental**. Enjoy cover for routine treatment including check-ups and cleanings as well as great benefits for more costly dental treatments including fillings, crowns and root canals.

**CHECK-UPS!**



## Check-ups covered? Check!

Strong, healthy teeth need regular check-ups. **Vhi Dental** has the benefits you need!



## Hassle-Free Claiming

With Dentist Direct Pay you only have to pay the dentist for the treatment costs which are not covered by your plan when visiting a Vhi Network dentist\*.



## Never delay treatment again

Whether it's a filling, crown, root canal – or even an emergency, you'll have peace of mind knowing you have cover with **Vhi Dental**.

\* Visit [www.vhi.ie/dental](http://www.vhi.ie/dental) for the list of Vhi Network dentists



# Dental Plan benefits include



## Investigative and preventive treatment - Immediate cover

- ▶ 100% cover for up to 2 routine and 1 comprehensive dental exam per year
- ▶ 100% cover for 2 dental cleanings per year
- ▶ 100% cover for most x-rays

## Basic treatment - Covered after 3 months

- ▶ 70% cover for basic treatment, such as fillings, simple extractions and treatment of gum disease
- ▶ 70% cover for children's treatments, such as sealants, space maintainers and stainless steel crowns

## Emergency dental treatment - Immediate cover

- ▶ 100% cover for emergency treatment worldwide once per year

## Major treatment - Covered after 12 months

- ▶ 50% cover for major treatments, such as crowns, inlays, onlays and root canals
  - ▶ 25% cover for dentures
- Policy excess of €100 applies  
€500 annual max on crowns, inlays & onlays

## Orthodontic benefit - Covered after 2 years

- ▶ Lifetime orthodontic benefit of €500

## Policy maximums - Subject to waiting periods

Annual maximum for crowns, inlays and onlays per member per year **€500**.  
Annual maximum for all other services per member per year **€1,000**. This increases to **€1,200** after 2 years continuous cover, and increases to **€1,500** after 4 years continuous cover. Lifetime maximum for orthodontic treatment **€500**.



## Upgrade to Dental Plan Plus

Get all of the great benefits listed above AND cover for dental implants when you upgrade to Dental Plan Plus!

Cover for dental implants applies only where it is as a direct result of a dental injury following an accident.

This leaflet is issued as a guide only and does not form part of a contract. Terms and conditions apply. Full details of cover are included in the Rules of Membership which you will receive on joining. Alternatively, you may request a copy of the Rules at any time.





POST TO:

Vhi Healthcare, IDA Business Park,  
Purcellsinch, Dublin Road,  
Freeport, Kilkenny

# Vhi Dental Application form

Are you currently a Vhi Healthcare member?

Yes

No

If YES, please supply your policy no.

## Personal details

Mr

Mrs

Miss

Ms

Gender

M

F

First name

Surname

Address

Date of birth

Occupation

PPS no. (must be completed for application to be processed)

Only used for allowing Tax Relief at Source to your subscriptions by arrangement with Revenue

Tel: Mobile

Other

Email

Group name

Group number

Number needed for salary deduction

(Staff/Personnel/Payroll/Teacher/Other)

## Level of cover required

Dental Plan

Dental Plan Plus

## Additional persons to be insured

First name/surname

Date of birth

Relationship

Vhi policy no.

PPS no.

## To be signed by the applicant

I agree to be bound by the Rules of Vhi Dental\*.

I declare that to the best of my knowledge and belief the information provided is true and complete and the applicant has not concealed anything material from the insurers.

X Signature:

Date:

\*Will be sent on registration or may be had, in advance, on request

**Method of payment** Through your bank or building society

To pay by direct debit please complete the SEPA mandate opposite.

The Voluntary Health Insurance Board trading as Vhi Healthcare is regulated as an intermediary by the Central Bank of Ireland. Vhi Healthcare is tied to Aria Insurance Services Limited for Vhi Dental Insurance. This policy is underwritten by Great Lakes Reinsurance (UK) PLC.

### For office use only

S.P.I.N.

Policy no.:

Date:

Comp. by:

## Your Details

Vhi Membership number:

Contact phone number:

Email address:

Payment Option:

Monthly

Yearly

## SEPA Direct Debit Mandate

**Creditor name:** Vhi Healthcare

**Creditor address:** Vhi House, Lr., Abbey Street, Dublin 1

**Creditor identifier:** IE46SDD300001

**By signing this mandate, you authorise:**

- (a) Vhi Healthcare to send instructions to your bank/building society to debit your account
- (b) Your bank/building society to debit your account in accordance with the instructions from Vhi Healthcare.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.

**Unique Mandate Reference (UMR):**

(to be completed by Vhi Healthcare)

Type of payment : Recurring

**Customer Details** (Please complete all required fields, marked below \*)

\*Name

\*Address

  

\*IBAN

\*BIC

**\*Signature(s)**

Signed

Signed

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

D	D	M	M	Y	Y	Y	Y
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Your rights regarding this mandate are explained in a statement that you can obtain from your bank.

**Please send to:** Vhi Healthcare, IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.

**For information purposes only:**

Vhi Healthcare will notify you at least 7 days in advance of the first direct debit on your account and any time the amount to be debited changes.

# Dentist Direct Pay

## Taking the hassle out of claiming

If you attend a Vhi Network Dentist you can avail of **Dentist Direct Pay**. This means that you only pay the dentist for costs not covered by your plan. Simply call us before your dental appointment and we'll arrange it with your dentist.

### With Vhi Dental you can get money back for all of these treatments



## New Vhi customers

Vhi Healthcare may wish to send you information on other products and services which may be of interest to you. Please indicate your preferences below:

- I do not wish to be contacted via post in relation to other products or services.
- I wish to be contacted via phone in relation to other products or services.
- I wish to be contacted via email or SMS in relation to other products or services.

## Existing Vhi customers

Your current communication preferences which we hold on file will apply.

If you wish to change these preferences, please contact us on 1890 44 44 44.

**Data Protection:** The information which you provide to the Vhi Group (“Vhi”) in this form will be used within the Vhi group of companies and by the insurer and their representatives for processing your application and claims, customer services and for the administration of any healthcare related products and services of which you and any other person on your policy avail. Data may also be used for statistical analyses and the detection and prevention of fraud. We may share your data with trusted third parties who process data on our behalf, inside and outside of the European Economic Area. We may also share your data with other insurers to verify your cover, and with state bodies as required by law.

By including your details in this form, you explicitly consent to Vhi processing your details for these purposes. You also confirm that you have explained to each person who is included on your policy why we may ask for this information and what we will use it for, and that each person has agreed to this.

You have the right, subject to certain exemptions, to access any personal data that we hold about you (for which we may charge you a small fee) and to have inaccuracies corrected. If you wish to avail of these rights, please write to the Data Protection Office, Vhi House, 20 Lower Abbey Street, Dublin 1.

Vhi’s Data Protection Statement contains a further detailed breakdown of the personal data we collect in relation to our customers and how we use that personal data. The Data Protection Statement can be found at [www.vhi.ie](http://www.vhi.ie) or should you wish to contact us on **1890 44 44 44**, you can request a hard copy.

The Voluntary Health Insurance Board trading as Vhi Healthcare is regulated as an intermediary by the Central Bank of Ireland. Vhi Healthcare is tied to Aria Insurance Services Limited for Vhi Dental Insurance. This policy is underwritten by Great Lakes Reinsurance (UK) PLC.



## Dental Plan annual rates

Age	Standard Rate	Standard Rate with discount for Upfront Payments
0-17	€125.74	€113.17
18-39	€254.82	€229.34
40-49	€281.26	€253.13
50+	€312.52	€281.27

**10% discount** off the annual standard rate applies to those who opt to pay the annual premium up-front in one lump sum.

## Dental Plan annual rates for Vhi Healthcare members

Age	Vhi Members Rates	Vhi Member Rate with discount for Upfront Payment
0-17	€113.17	€100.59
18-39	€229.34	€203.86
40-49	€253.13	€225.01
50+	€281.27	€250.02

**10% discount** off the standard annual rate applies for current Vhi Healthcare hospital plan members. A **further 10% discount** off the standard annual rate applies to those who opt to pay the annual premium up-front in one lump sum.

## Dental Plan Plus annual rates

## Dental Plan Plus annual rates for Vhi members

Age	Standard Rate	Standard Rate with discount for Upfront Payments	Age	Vhi Members Rates	Vhi Member Rate with discount for Upfront Payment
0-17	€147.70	€132.93	0-17	€132.93	€118.16
18-39	€271.29	€244.16	18-39	€244.16	€217.03
40-49	€296.61	€266.95	40-49	€266.95	€237.29
50+	€326.54	€293.88	50+	€293.88	€261.23

- ✓ Rates shown are net of tax relief and are correct from 1st March 2014
- ✓ 4th and subsequent children\* are free

\*Children are defined as those aged 17 or under at the time of joining or renewal.

**Join today!**

Call 1890 789 999 or visit  
[www.vhidental.ie](http://www.vhidental.ie)