

January 2018

Vhi Dental

Healthy, happy smiles that last a lifetime



When you need us, we're there



Never worry about a trip to the dentist again with comprehensive cover from Vhi Dental

HERE ARE FIVE GREAT REASONS TO JOIN TODAY:

1. LOOK GOOD. FEEL GOOD

Protect your smile with 100% cover for most x-rays, plus two check-ups and cleanings per year. No wonder 6 out of 10 of our current members agree that a beautiful smile helps them feel more confident†.

2. HASSLE-FREE CLAIMING

Use a Vhi Network dentist and enjoy hassle-free claiming with Direct Pay. This means you only pay for costs not covered by your plan.

3. SAVE UP TO 20%

If you're an existing Vhi member and choose to pay the annual premium upfront, you can get up to 20% off your Vhi Dental plan. That's cover from as little as **€4.62 a week*** for an adult aged 39 years or under.

4. GET COVERED FOR THE UNEXPECTED

Even in an emergency situation, we'll be there. As part of your plan, you're 100% covered for emergency dental treatment worldwide once per year.

5. UNLOCK EVEN MORE VALUE WITH DENTAL EXTRAS

The Vhi Dental Network offers members even better value with immediate money off savings with our Dental Extras discounts. Check out the **Vhi Dental Network** link on vhi.ie/dental-network to see Dental Extras offers from a dentist near you.

† Vhi current members survey, July 2015, females aged 25-64 years.

* Annual net premium for a non-Vhi member adult aged 18-39 with no additional cover is €300.12. With a 10% existing Vhi Healthcare member discount and a 10% upfront payment discount, the annual net premium payable would be €240.09.



Vhi Dental Plan

Get covered today and enjoy great benefits including:

100%

immediate cover for
2 annual check-ups,
2 annual cleanings
& most x-rays

100%

immediate cover
for emergency
treatment worldwide
once per year

70%

cover after 3 months
for fillings, simple
extractions & more

70%

cover after 3 months
for children's sealants,
space maintainers
& more

50%

cover after 12 months
for crowns, root
canals, veneers
& more

€500

lifetime orthodontic
benefit after
24 months

With a potential 10% discount available for existing Vhi members AND an additional 10% discount if you pay your annual premium upfront, you can get up to 20% off today!

GET UP TO
20%
OFF TODAY!

Policy maximums - Subject to waiting periods

Annual maximum for crowns, inlays, onlays and veneers is €500 per year. Annual maximums for dentures, bridge and implant supported crowns is €500 per year. Annual maximums for all other services per member per year are €1000. This increases to €1200 after 2 years continuous cover and increases to €1500 after 4 years continuous cover. For major treatments there is a policy excess of €100. Lifetime maximum for orthodontic treatment is €500.

This leaflet is issued as a guide only and does not form part of a contract. Benefit restrictions, exclusions, excesses, 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.

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.

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.

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

Date

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.

New Vhi customers

We will contact you as necessary about the products you currently hold with us. We would like your permission to contact you about other Vhi products or services. Please indicate your preferences below.

- Do phone me about other Vhi products or services
- Do email/SMS me about other Vhi products or services
- Don't send me post about other Vhi products or services

Existing Vhi customers

Your current communication preferences held for sending you information about other Vhi products or services will continue to apply. If you wish to change these preferences, please contact us at (056) 444 4444 or online via vhi.ie/contact

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 Officer, 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 or should you wish to contact us on **(056) 444 4444**, you can request a hard copy.

Vhi Dental Network & Direct Pay

Taking the hassle out of claiming

Our nationwide Vhi Dental Network is committed to providing the best service to our members. If you attend a Vhi Network dentist, you can avail of the Direct Pay service. This means that you only pay the dentist for costs not covered by your plan.

Simply **call Vhi before your dental appointment** and we'll look after the rest!

But that's not all... save with Vhi Dental Extras!

The Vhi Dental Network offers members even better value with immediate money off savings with Dental Extras. To find out more, check out the **Vhi Dental Network** link on vhi.ie/dental-network to see Dental Extras offers from a dentist near you.

FIND YOUR
LOCAL DENTIST
ON THE VHI DENTAL
NETWORK AT
[VHI.IE/DENTAL-
NETWORK](http://VHI.IE/DENTAL-NETWORK)



Save up to 20% with Vhi Dental Plan

Age	Non-Vhi member	Vhi member loyalty rates (save 10%)	Vhi member rates with upfront discount payment applied (save another 10%)*
0-17	€148.10	€133.29	€118.49
18-39	€300.12	€270.11	€240.09
40-49	€331.26	€298.13	€265.00
50+	€368.08	€331.27	€294.46

*Non-Vhi members can also avail of a 10% upfront payment discount.



Upgrade to Vhi Dental Plan Plus

Don't forget you can always upgrade to Vhi Dental Plan Plus and get all of the great benefits of Vhi Dental Plan, as well as additional cover for dental implants that are required as a direct result of a dental injury following an accident.

To find out more about rates for Vhi Dental Plan Plus or if you have any questions on Vhi Dental Plan - just call us on **(01) 448 2861** or visit vhi.ie/dental

Loyalty and upfront discounts are calculated separately. Vhi Dental Plan rates shown are correct from 1st Jan 2018 and are net of tax relief. 10% off standard rates of Vhi Dental Plan only applies to current Vhi Healthcare Hospital Plan and HealthSteps members. On Vhi Dental Plan fourth and subsequent children are free - children are defined as those aged 17 or under at the time of joining or at renewal.