

## Table of Benefits – Vhi Dental Plan

Applicable to new registrations or renewals on/or after 24<sup>th</sup> March, 2026.

This Table of Benefits must be read in conjunction with the Vhi Dental Rules – Terms and Conditions. Maximum payable per procedure and rules.

Benefit Provision	Benefit Limit
<b>Section 1 – Annual maximum</b>	
<p>This is the maximum amount of money We will pay in respect of all benefits available below to each insured person in each period of insurance, unless otherwise stated. Maximum benefits may not be carried over to future years cover.</p> <ul style="list-style-type: none"> <li>• Year 1 &amp; 2 continuous insurance on the Dental Plan</li> <li>• Year 3 &amp; 4 continuous insurance on the Dental Plan*</li> <li>• Year 5+ continuous insurance on the Dental Plan**</li> </ul> <p>*A loyalty benefit will apply at the commencement of your third continuous year of cover on the Dental Plan when the annual maximum will be increased by €200.  ** A loyalty benefit will apply at the commencement of your fifth continuous year of cover on the Dental Plan when the annual maximum will be increased by €300.</p>	<p>Up to €1,000  Up to €1,200  Up to €1,500</p>
<b>Section 2 – Investigative and preventative treatments</b>	
<p><b>Examinations</b></p> <ul style="list-style-type: none"> <li>• Routine examinations - up to two per period of insurance</li> <li>• Private consultation – up to one per period of insurance (copy of associated treatment plan required)</li> </ul> <p><b>Scaling and polish</b></p> <ul style="list-style-type: none"> <li>• Up to two per period of insurance</li> </ul> <p><b>Radiographs (x-rays)</b></p> <ul style="list-style-type: none"> <li>• Bitewings coverage – 1 series per 24 month period</li> <li>• Full mouth (complete series) or panoramic – 1 per 60 month period</li> <li>• Periapical(s) – 4 single x-rays per 12 month period</li> </ul>	<p>Up to €100 per treatment  Up to €150</p> <p>Up to €120 per treatment</p> <p>Up to €75  Up to €100  Up to €50 per single x-ray</p>
<b>Section 3 – Basic treatments – 3 months waiting period applies</b>	
<p><b>Restoration (fillings)</b></p> <ul style="list-style-type: none"> <li>• Once per tooth per 24 month period</li> </ul> <p><b>Pre-fabricated or stainless steel crowns</b></p> <ul style="list-style-type: none"> <li>• Once per tooth per lifetime for deciduous teeth of eligible insured dependent children up to the age of 18 years</li> </ul> <p><b>Sealants</b></p> <ul style="list-style-type: none"> <li>• Once per tooth per lifetime for permanent first and second molars of eligible insured dependant children up to the age of 18 years</li> </ul> <p><b>Space maintainers</b></p> <ul style="list-style-type: none"> <li>• Once per tooth per lifetime on eligible insured dependent children up to the age of 18 years for extracted primary posterior (rear) teeth  Please note: Teeth must have had an extraction claim under this policy</li> </ul> <p><b>Periodontal treatment</b></p>	<p>70%</p> <p>70%</p> <p>70%</p> <p>70%</p>

**H** Denotes benefit changes to this plan.

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	<ul style="list-style-type: none"> <li>● Periodontal scaling and root planing – once per quadrant per 36 month period</li> <li>● Periodontal maintenance – once per 24 month period</li> </ul> <p><b>Tooth extractions</b></p> <ul style="list-style-type: none"> <li>● Simple tooth extraction – once per tooth per lifetime</li> <li>● Surgical extraction (undertaken in a Dental Practice) – once per tooth per lifetime</li> </ul> <p><b>Emergency treatment</b></p> <ul style="list-style-type: none"> <li>● Tele-dental consultation – up to one per period of insurance. Please note that emergency treatment is not subject to the 3 months waiting period.</li> <li>● Once per 12 month period - Emergency examination, diagnostics and immediate/temporary relief of severe pain, trauma, swelling or bleeding, prescriptions or protective restoration. This does not include any diagnostics, treatment, prescriptions or protective restorations not carried out at the point of the initial emergency examination appointment. Please note that emergency treatment is not subject to the 3 months waiting period.</li> </ul>	<p style="text-align: right;">70%</p> <p style="text-align: right;">70%</p> <p style="text-align: right;">70%</p> <p style="text-align: right;">Up to €120</p> <p style="text-align: right;">Up to €35</p> <p style="text-align: right;">100%</p>
<b>Section 4 – Major treatments – 12 months waiting period applies</b>		
	<p><b>Endodontic therapy on primary teeth</b></p> <ul style="list-style-type: none"> <li>● Pulpal treatment – once per tooth per lifetime</li> </ul> <p><b>Endodontic therapy on permanent teeth</b></p> <ul style="list-style-type: none"> <li>● Root canal therapy – once per tooth per lifetime</li> </ul> <p><b>Prosthetic services – dentures, bridge and implant supported crowns</b></p> <ul style="list-style-type: none"> <li>● Denture reline and denture rebase – 1 per 24 month period</li> <li>● Denture repairs, replacement of broken denture artificial teeth, replacement of denture broken clasp(s) – 1 per six month period</li> <li>● Denture adjustment – 2 times per 12 month period</li> <li>● Removable prosthetic services (dentures) – once per 5 year period</li> <li>● Fixed prosthetic services (bridge) – once per 5 year period</li> <li>● Recement of bridge – 2 times per 12 month period</li> <li>● Implant supported crowns including the implant fixture – once per tooth per lifetime</li> <li>● A separate annual maximum of €750 per period of insurance applies to dentures, bridge and implant supported crowns</li> </ul> <p><b>Crowns, inlays, onlays and veneers</b></p> <ul style="list-style-type: none"> <li>● Permanent crowns, inlays and onlays – once per tooth per 5 year period</li> <li>● Crown recement – once per tooth per 12 month period</li> <li>● Veneers – once per tooth per 5 year period (only applicable for anterior teeth and not for cosmetic reasons)</li> <li>● Post &amp; core of crown – once per tooth per 5 year period</li> <li>● A separate annual maximum of €500 per period of insurance applies to crowns, inlays, onlays and veneers</li> </ul>	<p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">Up to €750</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">50%</p> <p style="text-align: right;">Up to €500</p>
<b>Section 5 – Orthodontics – 24 months waiting period applies</b>		
	<p>Orthodontic treatment – no age limits apply</p> <ul style="list-style-type: none"> <li>● Limited treatment</li> <li>● Interceptive treatment</li> </ul>	

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<ul style="list-style-type: none"><li>● Comprehensive treatment</li><li>● Removable appliance therapy</li><li>● Fixed appliance therapy</li></ul> <p>Orthodontic treatment is subject to a lifetime maximum of €500 per insured person</p> <p>Please note: we will assess your treatment in line with the dental health component of the Index of Orthodontic Treatment Need (IOTN). Only Grade 3 and higher, where there is a definite need for orthodontic treatment, will be considered for cover. Orthodontic treatment for aesthetic or cosmetic reasons is not covered. Eligible orthodontic treatment may commence before or during the waiting period. However, only eligible treatment received after the waiting period is complete, will be considered under this policy.</p> <p>This Section is not subject to Your applicable Annual Maximum as stated in Section 1 above.</p>	Up to €500
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Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare DAC is tied to Collinson Insurance Europe Limited for Vhi Dental Insurance which is underwritten by Collinson Insurance Europe Limited. Collinson Insurance Europe Limited and Collinson Insurance Solutions Europe Limited are authorised by the Malta Financial Services Authority in Malta and are regulated by the Central Bank of Ireland for consumer protection rules.

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