

## Table of Benefits – Vhi Dental Plan Plus

Applicable to new registrations or renewals on/or after 1<sup>st</sup> April, 2023.

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 Plus</li> <li>• Year 3 &amp; 4 continuous insurance on the Dental Plan Plus*</li> <li>• Year 5+ continuous insurance on the Dental Plan Plus**</li> </ul> <p>*A loyalty benefit will apply at the commencement of your third continuous year of cover on the Dental Plan Plus 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 Plus when the annual maximum will be increased by €300.</p>	<p>€1,000</p> <p>€1,200</p> <p>€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 policy year</li> <li>• Private consultation – up to one per policy year (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 policy year</li> <li>• One additional scale and polish during pregnancy for eligible adults</li> </ul> <p><b>Radiographs (x-rays)</b></p> <ul style="list-style-type: none"> <li>• Bitewings coverage <ul style="list-style-type: none"> <li>- 1 series per 24 month period of insurance</li> </ul> </li> </ul> <p><b>Full mouth (complete series) or panoramic</b></p> <ul style="list-style-type: none"> <li>• 1 per 60 month period</li> </ul> <p><b>Periapical(s)</b></p> <ul style="list-style-type: none"> <li>• 4 single x-rays per 12 month period</li> </ul>	<p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</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 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 dependent children up to the age of 18 years</li> </ul> <p><b>Space maintainers</b></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>Once per tooth per lifetime on eligible dependent children up to the age of 18 years for extracted primary posterior (rear) teeth</li> </ul> <p><b>Periodontal treatment</b></p> <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> </ul> <p><b>Emergency treatment</b></p> <ul style="list-style-type: none"> <li>Tele-dental consultation – up to one per policy year. 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>70%</p> <p>70%</p> <p>70%</p> <p>70%</p> <p>€35 maximum</p> <p>100%</p>
<p><b>Section 4 – Major treatments – 12 months waiting period applies</b></p>		
	<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 – once per tooth per lifetime</li> <li>A separate annual maximum of €1,000 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 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 €750 per period of insurance applies to crowns, inlays, onlays and veneers</li> </ul>	<p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>€1,000</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>€750</p>
<p><b>Section 5 – Orthodontics – 24 months waiting period applies</b></p>		
	<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 €1,250 per insured person 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.</p>	<p>€1,250</p>
<b>Section 6 – Dental implants upgrade – 3 months waiting period</b>		
	<p>Dental implant treatment – covered only as a direct result of a dental injury following an accident. If as a result of an accident you sustain a dental injury resulting in a clinical requirement for one or more of your natural teeth to be replaced by dental implant(s), this benefit will cover the costs of the dental implant fixture to replace an existing tooth root or existing dental Implant, including temporary coverage. Please note: there is no cover available where the accident resulting in the dental injury occurs prior to the Inception Date of Your Vhi Dental Plan Plus Policy.</p>	<p>€2,000 per fixture to a maximum of 5 fixtures each period of insurance</p>
<b>Section 7 – Oral cancer benefit – no waiting period</b>		
	<p>Single lump sum benefit amount which will be paid once per insured, per lifetime We will pay the lump sum benefit following the diagnosis of a primary Oral Cancer, made by a recognised specialist</p>	<p>€5,000</p>

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 conduct of business rules.