



# Vhi Dental Terms & Conditions (T&Cs) Changes Explained

The T&Cs changes applicable to your upcoming renewal are shown below. These changes impact you if the benefit is available on your plan, as outlined in your Table of Benefits.

## 1. Existing T&Cs

### **Benefit Provisions – Fluoride Treatments**

This section has been updated to reflect the inclusion of Fluoride Treatments if included on your Table of Benefits. Please refer to Section 2, of the General Rules, page 5.

### **Benefit Provisions –Dental Implants**

This section has been updated to clarify that cover for Dental Implants is only available if included on your Table of Benefits. Please refer to Section 6 of General Conditions, page 9.

### **General Exclusions**

23. Corrections of congenital conditions – this exclusion has been updated to reflect that cover for congenital conditions is available where included in your Table of Benefits. Please refer to General Exclusions, Page 11.

28. Mouth Guards – We have updated this exclusion to explain that cover will only be available for the treatment of bruxism. Please refer to General Exclusions, page 11.

## 2. New T&Cs

### **Definitions - Bruxism**

The definition for Bruxism has been added which relates to the new benefit for mouth guards. Please refer to Definitions, page 1.

### **Benefit Provisions –Mouth Guards**

This section has been updated to include details of the benefit for mouth guards when included on your Table of Benefits. Please refer to Section 3 of General Conditions, page 5.

### **Benefit Provisions –Emergency Treatment**

This section has been updated to include details of benefit for a tele-dental consultation when included on your Table of Benefits. Please refer to Section 3 of General Conditions, page 6.

### **Benefit Provisions – Congenital Conditions**

This section has been updated to include details of the benefit for treatment of congenital conditions when included on your Table of Benefits. Please refer to Section 8 of General Conditions, page 10.

Your policy Terms & Conditions and Table of Benefits contain full details of all your cover.

If you have any questions, please call us on **(046) 907 7337**.

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