



## 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. Update to existing T&Cs

#### **Definition - Congenital**

This section has been updated to provide clarity in respect of congenital conditions. Please refer to Definitions in the General Rules, page 1.

#### **Basic Treatments - Restoration (Fillings)**

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 7.

#### **Basic Treatments - Periodontal Treatments/Debridement**

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 8.

#### **Basic Treatments – Tooth Extraction**

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 8.

#### **Basic Treatments – Emergency Treatment**

This item has been updated to clarify cover for prescribed medications. Please refer to Section 3, page 8.

#### **Major Treatments – Prosthetic Services**

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 4, page 9.

#### **Major Treatments – Crowns, Inlays, Onlays and Veneers**

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 4, page 10.

#### **Complaint / Dispute**

This section has been updated to provide clarity in respect of how to raise a complaint. Please refer page 19.

#### **Important Regulatory Information**

This section has been updated to provide clarity on who underwrites, distributes, provides general administration and handles claims and complaints on the policy. Please refer page 20.

## 2. New T&Cs

### Basic Treatments – Tooth Extraction

This section has been updated to reflect the inclusion of cover for surgical extraction, if included in Your Table of Benefits. Please refer to Section 3, page 8.

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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