

Malta Corporate *Dental Range*

Summary of Cover



Welcome to Dental Insurance

This leaflet introduces you to our range of corporate dental insurance plans. We introduced dental insurance to Malta in 2011 and we continue to be market leaders in this innovative area. Dental insurance is a class of business which requires specialist knowledge and sits very well with health insurance benefits. It is internationally recognised as a valued benefit for staff, being one of the most frequently used insurance products as we all need to go to the dentist. Dental insurance promotes wellbeing and improves employee retention. Keep reading to find out how a dental plan arranged by Atlas Healthcare can benefit your company.

Why is your oral health so important?

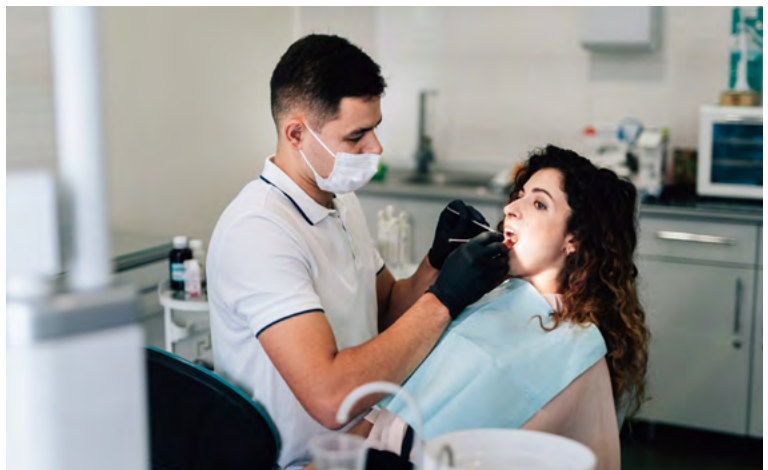
Poor dental health is linked to a variety of serious health conditions: regular dental visits are an excellent way of keeping these potential problems at bay.

There have been many studies over the last few years showing close links between oral health and general health. For example, in some cases, gum disease is thought to be related to medical conditions such as cardiovascular problems, lung disease, diabetes and even bowel cancer. Emerging research suggests that there may be links between oral health and Alzheimer's disease too. With developments such as these, visits to the dentist are an essential part of taking care of not only your dental hygiene, but also your general wellbeing.

Many dental problems can be prevented if caught early by a dentist and treated appropriately. Seeing your dentist regularly can help prevent

- dental pain,
- gum disease,
- dental emergencies and
- expensive invasive treatment.

Even serious conditions, such as mouth cancer, can be successfully treated if spotted at an early stage.



How our Malta Corporate Dental Range can help

We believe we arrange dental plans that will suit varied dental needs. Our plans offer varying levels of reimbursement for routine and contribution towards restorative treatment. You can choose from dental plans available for corporate groups which include:

- **Routine Treatments** – A choice of plans which include reimbursement towards your regular treatments such as scale and polish and x-rays.
- **Restorative Treatments** – The range of plans can also cover you for reimbursement towards more expensive treatments such as crowns and bridges.
- **24 Hour Worldwide Dental Injury and Dental Emergency Cover** – All the plans include these benefits for up to €2000 for Worldwide Dental Injury and up to €400 for Dental Emergency Cover Overseas.
- **Mouth Cancer Cover** – All plans include this cover for up to €10,000.



A summary of your cover options

All limits are per unit unless otherwise stated	Essential	Extensive	Superior
1. Annual Policy Limits			
Routine and Restorative Dental Treatment	€500 per year	€1000 per year	€1500 per year
Worldwide Dental Injury and Emergency	€500 per year	€1000 per year	€1500 per year
2. Routine Treatment			
Examination	Up to €10 per year	Up to €20 per year	Up to €20 per year
Scale and Polish	Up to €35 per year	Up to €70 per year Up to €35 per treatment	Up to €80 per year
Dental x-rays	Up to €65 per year	Up to €80 per year	Up to €80 per year
3. Restorative Dental Treatment	65% of fee	80% of fee	80% of fee
Fillings	Up to €41 per filling up to 2 per year	Up to €50 per filling up to 4 per year	
Root Canal Treatment	Up to €245	Up to €300	
Crowns	Up to €335	Up to €410	
Bridgework	Up to €325	Up to €400	
Dentures	Up to €245 per denture	Up to €300 per denture	
Sundry Extractions – simple/surgical Periodontal treatment Other	Up to €33/€195 Up to €41 per treatment Up to €82 per year	Up to €40/€240 Up to €50 per treatment Up to €100 per year	
The maximum payable is the relevant percentage of any fee charged for the particular restorative treatment up to the maximum limit shown per treatment type above – see notes ii. and iii.			
4. Worldwide Dental Injury and Emergency			
Worldwide Dental Injury	Any permanent treatment will be assessed under the percentage of the limits listed under Restorative Dental Treatment above		
Worldwide Dental Emergency • Malta • Overseas	€200 per year up to two incidents per year €75 per incident €150 per incident	€200 per year up to two incidents per year €75 per incident €150 per incident	€400 per year up to two incidents per year €75 per incident €150 per incident
5. Mouth Cancer			
Mouth Cancer Cover towards one course of treatment for up to 18 months	€10,000		

Note:

- The benefits detailed above are only a summary of those available. Conditions and exclusions apply to benefits. For full details of the plans refer to the more detailed benefits tables and membership agreement.
- Inner limits also apply to most of the routine and restorative benefits. For example for metal bonded crowns the maximum we would pay would be €245 under the Essential plan and €300 under the other two plans.
- For the avoidance of doubt the maximum we would pay would be the maximum shown per treatment type so that the maximum payment for surgical extraction would be €240 on the Extensive or Superior covers. If the fee charged is less than €300 (where €240 is 80% of €300) the maximum amount payable would be 80% of the fee.

You never know unless you ask

Everyone is different and, if you have a different question to the ones listed, please phone us on **2132 2600**.

Q Will I need a dental check-up to join a Dental Corporate plan?

A No, we may however require details of your past dental history on the application form.

Q Dental insurance normally covers new dental problems. Does this mean I won't be covered for any dental problems which I already have?

A Any dental treatment which was necessary at the start date of your policy, whether prescribed, planned, diagnosed or not will not be reimbursed.



Q What are the main exclusions and limitations of the Dental Corporate plans?

- A**
- Treatment required, prescribed, planned, advised or taking place on or before the start date of the policy.
 - Restorative treatment which is diagnosed in your first examination after you take out the policy if you have not had an exam two years prior to taking the policy out.
 - Claims under the Injury or Emergency benefits for treatment required as a result of an incident which took place prior to the start date of the policy.
 - Treatments in connection with Dental Injury which commenced more than 6 months from the date of the Injury or completed more than 18 months from the date of the original incident.
 - Any treatment relating to damage or injury caused while participating in contact sports (including training).
 - Any treatment not deemed to be clinically necessary.
 - Dental implants and all costs associated with the preparation and fitting of such a device.
 - Treatment for mouth cancer diagnosed before or within 90 days after you joined or for which tests or consultations began within those 90 days even if the diagnosis is not made until later.
 - Orthodontics (braces).
 - Drugs and dressings except for that provided under emergency dental treatment.

For further information visit www.atlas.com.mt/dental

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