

Please note: these documents are for illustration purposes only, are updated from time to time and do not form part of any contract with us. To be sure that you are using the most up to-date and correct version please contact us before making any decision about your cover. We cannot be held responsible for the use of any such electronic material nor bound by the terms shown as material may be damaged by electronic transfer or subjected to unauthorised amendment. Any person or persons found tampering with or misusing this material either in its original form or any other may face prosecution.

# At the heart of dental health and wellbeing

Malta Denplan Range  
A summary of your Corporate Dental Insurance Options  
September 2012



# Welcome to Denplan

This leaflet introduces you to our range of corporate dental insurance plans. Denplan is the UK's leading dental payment plan specialist and a market leader in this field with 25 years experience. Denplan has over 1700 company schemes in the UK and around 1.8 million registered patients so you know you are in experienced hands. Denplan is a trademark of Denplan Limited, who provide the support and expertise to administer these plans in Malta. Keep reading to find out how a dental plan arranged by Atlas Healthcare can benefit you.

## 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 are many general diseases and conditions which can cause signs and symptoms in the mouth. There is growing scientific evidence of association between poor oral health and diabetes, heart disease and stroke. The earlier the signs are detected the easier it is to treat the problem. There is even a link between gum disease and infertility in men and low birth weight babies in pregnant women.**

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. Early detection increases survival chances to more than 90%.\*

\*Cancer Research UK diagnosed cases in 2006.



## How the Denplan Corporate 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.
- **24-Hour Overseas Dental Emergency Helpline** – In case of a dental emergency or if you find yourselves in pain when you are away from Malta and don't know what to do, our friendly helpline advisors are always on hand to help you.
- **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
<b>1. Annual Policy Limits</b>			
Worldwide Dental Injury and Emergency	€500 per year	€1000 per year	€1500 per year
Routine and Restorative Dental Treatment	€500 per year	€1000 per year	€1500 per year
<b>2. Routine Treatment</b>			
Examination	Up to €10 per year	Up to €20 per year	Up to €20 per year
Scale and Polish	Up to €25 per year	Up to €50 per year Up to €25 per treatment	Up to €80 per year
Dental x-rays	Up to €40 per year	Up to €60 per year	Up to €70 per year
<b>3. Restorative Dental Treatment</b>	<b>65% of</b>	<b>80% of</b>	<b>80% of</b>
Fillings	Up to €50 per filling up to 2 per year	Up to €50 per filling up to 4 per year	Up to €50 per filling up to 4 per year
Root Canal Treatment	Up to €300		
Crowns	Up to €410		
Bridgework	Up to €400		
Dentures	Up to €300 per denture		
<b>Sundry</b> Extractions – simple/surgical Periodontal treatment Other	Up to €40/€300 Up to €50 per treatment Up to €100 per year		
The maximum payable is <b>the relevant percentage</b> of any fee charged for the particular restorative treatment up to the relevant percentage of the maximum limit shown per treatment type above – see notes ii. and iii.			
<b>4. Worldwide Dental Injury and Emergency</b>			
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
24-Hour Overseas Dental Emergency Helpline	Available		
<b>5. Mouth Cancer</b>			
Mouth Cancer Cover towards one course of treatment for up to 18 months	€10,000		

For further information visit [www.atlas.com.mt/denplan](http://www.atlas.com.mt/denplan)

### 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 crowns the limit for porcelain jacket crowns would be the relevant percentage of €280 while that for zirconia crowns would be the relevant percentage of €410.
- For the avoidance of doubt the maximum we would pay would be the relevant percentage of the maximum shown per treatment type so that the maximum payment for surgical extraction would be 80% of €300 ie. €240 on the Extensive cover. If the fee charged is less than €300 the maximum amount payable would be 80% of the fee charged.

# You never know unless you ask

Everyone is different and, if you have a different question to the ones listed, please phone us on **21 322 600**.

**Q Will I need a dental check-up to join a Denplan 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 Denplan 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.