

123.ie Dental Insurance Key Facts Document

The 123.ie Dental Insurance policy is underwritten by DeCare Dental Insurance Ireland Ltd. ('DeCare'). All insurance policies contain exclusions and conditions and this document outlines the main features, restrictions, exclusions and general conditions that apply. It does not contain the full terms and conditions of cover and these are set out in the policy booklet, a copy of which is available on our website at www.123.ie and will be issued with your policy pack. The policy booklet also sets out the extent of the cover and the benefits available.

Duty of Disclosure

It's important that you give correct information. Failure to do so could cancel or alter your policy, result in claims not being paid or being recovered from you, and could also impact your ability to get insurance in the future.

- With 4 levels of cover to choose from, you can pick the best option for you and your family.
- All plans include Care and Prevent benefits, enabling you to improve your oral health.
- Increase your cover by choosing the level of basic and major treatment that you want.
- No pre-assessment necessary.
- Child-only policies also available.

 The Healthy Smiles Plans		Level 1	Level 2	Level 3	Level 4
Immediate Cover	Care and Prevent – 100% Cover				
	- 2 dental exams per year - 2 dental cleanings per year - Dental x-rays - 1 emergency dental treatment worldwide per year	✓	✓	✓	✓
After 3 Months	Basic Treatment – 70% Cover				
	- Fillings - Extractions - Treatment of gum disease - Sealants (for children) - Space maintainers (for children) - Stainless steel crowns (for children)	x	✓	✓	✓
After 12 Months	Major Treatment – 70% Cover				
	- Root canal - Dentures - Crowns, inlays, onlays* <i>€100 policy excess applies to major treatments only</i>	x	x	✓	✓
After 2 Years	Orthodontics				
	- €1,000 lifetime orthodontic benefit for each covered person	x	x	x	✓

Annual Policy Maximums

Crowns, inlay and onlays per member per year	n/a	n/a	€500	€500
Lifetime maximum on ortho treatment	n/a	n/a	n/a	€1,000
Maximum for all other services per member per year	€500	€1,000	€1,000	€1,000

Maximum benefits may not be carried over to future years of cover.

Want to increase your maximums? Annual maximums can be increased up to €2,000 on plan Levels 3 & 4. The maximum for crowns, inlays, onlays and orthodontics cannot be increased.

Main Exclusions and Conditions (For full details of cover please refer to the policy booklet available on the 123.ie website):

- a. Fillings are covered when there is evidence of decay or fracture.
- b. Crowns are covered when there is evidence of decay, fracture, or if the tooth has been root canal treated.
- c. Orthodontic Treatment is covered when it is carried out by a Specialist Orthodontist and is Index of Treatment Need Grade 5, 4 or 3 (see Terms and Conditions booklet for explanation of IOTN).
- d. Cover is not provided for intravenous conscious sedation, general anaesthesia, analgesic agents including nitrous oxide.
- e. Repair or replacement of lost / broken / stolen appliances is not covered.
- f. Consultations are not covered by the policy.
- g. There is no cover for temporary services only completed treatments are covered.
- h. Mouth guards are not covered.
- i. Dental services for cosmetic purposes are excluded.
- j. No cover for oral hygiene instruction or fluoride treatment.