

DENTAL INSURANCE

A BENEFIT TO MAKE YOU SMILE



CLA HEALTHCARE GIVES YOU ACCESS TO A BESPOKE DENTAL SCHEME WITH THE FIRST MONTH FREE.

The plans and the premiums

The following

- ▶ **Clear 1** – reimburses 100% of NHS charges, to an annual maximum of £550 for routine treatment and £550 for accident/sports injury treatment. If you take this level but receive private treatment, you can still claim, but will be reimbursed 100% of the NHS equivalent charge.
- ▶ **Clear 3** – is suitable for those attending a private dentist charging up to mid-range fees. Annual maximums of £1,250 apply (£2,500 in total).
- ▶ **Clear 5** – offers higher levels of reimbursement for those attending a more expensive private dentist. Annual maximums of £2,000 apply (£4,000 in total).

	Member	Member & partner/ children	Family cover
Clear 1	£7.95	£15.90	£23.85
Clear 3	£15.95	£31.90	£47.85
Clear 5	£27.30	£54.60	£81.90

Above rates include Insurance Premium Tax at 9.5%. Alternative products are available to businesses.

The plans include

- > Free choice of dentist, either NHS or private
- > No dental checks required prior to acceptance
- > All pre-existing conditions covered - except pre-existing oral cancer
- > Immediate cover – there are no waiting periods on our plans
- > Simple claims procedure and prompt, accurate claims payment – usually within 5 working days
- > No limit to the number of claims
- > Worldwide cover for routine and accident and injury treatment
- > Cover for treatment required following an accident/injury (including sports injury cover, even where no mouth guard is worn) at all plan levels. Reimbursement toward mouth guards are also provided for those who need them
- > Cover of emergency charges, overnight hospital stays and implants
- > Plans are available for CLA members and partners/dependent children
- > A Child Orthodontic allowance
- > Access to on-line claims tracking
- > An online application tool
- > 90 days in which to submit your claim (from payment of the treatment)

YOUR FIRST MONTH
FOR FREE

CLEAR 1, 3 & 5 BENEFIT SCHEDULE

General

You can use the plan at the dentist of your choice - NHS or private. The schedule opposite shows the maximum you will be reimbursed when you receive any of the listed dental treatments.

Any treatment not shown will be reimbursed at the amount you would pay if you received the treatment under the National Health Service. You may claim for any necessary treatment and will be reimbursed up to the amounts shown, to the overall annual maximum. If you require treatment as the result of an accident or sports injury, you may claim up to a further annual maximum, reimbursed according to the individual treatment limits as shown. If you are unsure about your benefit entitlements, or would like confirmation of what reimbursement you will receive for any proposed treatment, please contact NDP.

Overseas Dental Treatment

You can claim for any dental treatment you need whilst abroad. You should simply request a receipt in English and submit it with a claim form on your return to the UK.

You will be reimbursed according to the benefit schedule, using the exchange rate in force at the date the claim is settled.

Please Note

Cosmetic treatment is not covered. All claims must be submitted within 90 days of completion of treatment.

The maximum benefits set out opposite may be claimed for each insured adult but they are shared between all children named on the policy.

You will not be reimbursed for any treatment you receive outside the period of cover dates specified on your Certificate of Cover.

A few treatments are not available under the NHS. For these you will be reimbursed 100% of the NHS charge for the nearest equivalent treatment.

	Clear 1	Clear 3	Clear 5
	maximum per treatment		
Examinations			
Basic examination (max 2 per policy year)	100% NHS	15.00	25.00
Extensive examination (max 1 per policy year)	100% NHS	19.00	33.00
Full case assessment (max 1 per policy year)	100% NHS	30.00	52.00
X-rays			
Small x-ray (max 4 per policy year)	100% NHS	5.00	7.00
Medium x-ray (max 4 per policy year)	100% NHS	9.00	16.00
Panoral x-ray (max 1 per policy year)	100% NHS	15.00	21.00
Scalings			
Simple scaling (max 2 per policy year)	100% NHS	17.00	32.00
Complex scaling (max 2 per policy year)	100% NHS	30.00	55.00
Fillings			
Silver filling - 1 surface	100% NHS	15.00	30.00
Silver filling - 2 surface	100% NHS	18.00	40.00
Silver filling - 3 surface	100% NHS	23.00	50.00
White filling - 1 surface	100% NHS	22.00	40.00
White filling - 2 surface	100% NHS	25.00	50.00
White filling - 3 surface	100% NHS	35.00	55.00
Pin for filling	100% NHS	11.00	15.00
Root treatments			
Root canal - Incisor/Canine	100% NHS	45.00	80.00
Root canal - Premolar	100% NHS	60.00	100.00
Root canal - Molar	100% NHS	80.00	120.00
Apicectomy	100% NHS	50.00	70.00
Extractions			
Extraction	100% NHS	20.00	32.00
Surgical extraction	100% NHS	50.00	60.00
Veneers and inlays			
Veneer (prior approval required before treatment if more than 1 per policy year)	100% NHS	80.00	160.00
Inlay (prior approval required before treatment if more than 1 per policy year)	100% NHS	90.00	200.00
Crowns and bridges			
Crown	100% NHS	130.00	230.00
Post for crown	100% NHS	30.00	50.00
Conventional bridge (any number of units)	100% NHS	320.00	550.00
Adhesive bridge (any number of units)	100% NHS	160.00	280.00
Re-fix or re-cement crown	100% NHS	20.00	30.00
Re-cement bridge	100% NHS	20.00	30.00
Dentures			
Acrylic upper or lower denture	100% NHS	100.00	200.00
Acrylic upper and lower denture	100% NHS	200.00	400.00
Chrome upper or lower denture	100% NHS	160.00	275.00
Chrome upper and lower denture	100% NHS	320.00	550.00
Repair or reline denture	100% NHS	30.00	40.00
Miscellaneous treatments			
Mouthguard	100% NHS	45.00	55.00
Anaesthetic (per visit)	100% NHS	60.00	75.00
Emergency charge	100% NHS	30.00	40.00
Overnight hospital stay (max 1 per policy year)	100% NHS	35.00	45.00
Orthodontics (children only - annual maximum)	100% NHS	325.00	475.00
Overall annual maximums			
Routine treatment	550.00	1,250.00	2,000.00
Accident/injury treatment	550.00	1,250.00	2,000.00
Mouth cancer (prior approval required before treatment)	10,000.00	10,000.00	10,000.00

CLA Healthcare Dental Insurance is provided by NDP



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