



# Patient Plan Direct

"Your Patients...Your Plan"



---

## Dental Insurance Cover: In Summary

\*\*\*\*\* This is not the policy document\*\*\*\*\*

There are **six** Core benefits to our supplementary Insurance Cover:

- Emergency treatment away from home
- Emergency call out of ANY dentist out of hours
- Dental treatment following an accident
- Hospital benefit following
- Oral cancer pay out
- Redundancy cover

### Emergency treatment away from home

#### The Benefits:

- Anywhere in the world (UK or abroad) outside of a **25 mile radius** of the patients practice. If a patient is within 25 miles then they would not be covered.
- Cover is only for up to 90 days away from home
- Treatment is for **temporary treatment**, not permanent treatment
- Patient pays for treatment and submits claim to reimburse costs when they get back home.

### Emergency call out of ANY dentist at home or away

- Whether at home or away from home, if a patient needs to see a dentist in an emergency outside of normal opening times they can do so.
- This service is available after 6pm and before 8am any day 365 days of the year. A patient will not be covered between the hours of 8am to 6pm weekdays
- The amount a patient can claim back is dependent on the time they require to see a dentist as per policy wording
- There is an excess of £15 paid for by patient
- If the patients own dentist does the emergency call out then the dentist can claim so the patient doesn't actually need to pay and then be reimbursed.

### Treatment after an accident at home or away form home – Anywhere

- If a patient has an accident and requires treatment following the trauma then they are covered for any dental treatment they may need
- Treatment must be conducted in the UK

## **Implant Cover Following an accident:**

**If your patients have an accident that results in the loss of a tooth they could have an implant placed under the insurance.**

- A patient would be covered up to £2,500 per implant up to a maximum of £20,000 per annum

Important:

- Treatment is not covered if the damage was caused by any food or drink
- The accident must have been an extra oral trauma
- Any damage caused through general wear and tear will not be covered

## Hospital benefit

- If a patient needs to be in hospital under the care of dental specialists, they can get up to £70 per day to cover any costs of care, up to a maximum of 365 days.

## Mouth cancer diagnosis

- If a patient gets mouth cancer that is malignant and intrusive, as long as they haven't chewed tobacco and they have been on the plan more than 90 days – pay out of £1,000 will be made

## Redundancy cover

- If a patient is not self employed and does not take redundancy because of ill health, the insurance will cover the patient for up to a 12 month period while they are out of work for up to a maximum of £15 per month, up to maximum of £120 per year.
- Also covers dependents

## **Making a claim**

- Patients must complete a claim form and this must be countersigned by their dentist
- Must provide receipts with claim
- Claims must be submitted 30 days emergency (60 days if they have been out of UK)
- Sought treatment within 7 days if it's an accident
- Claims can be settled to dentist or patient
- If costs are higher than limits in policy then patient must make up cost to dentist
- Claim form is very self explanatory and tells patients / dentists what needs completing and where to send claim - email or post

**This is not the actual policy document, it is a summary of the document therefore it does not include the detail that is held within the policy document. The policy document will be supplied once you become a Patient Plan Direct Client.**