





# Protecting Your Smile and Your Health

Even though most of us would like to keep a healthy smile for life, the cost of dental care can really add up. In fact, 56% of people in Ireland avoid or delay dental treatment because of the cost.\*

But avoiding dental treatment can have a long term effect not only on your dental health but also on your general health and wellbeing.

DeCare Dental's TeamCare Access plans help to manage the cost of your routine dental bills and protect your dental health. Plus when you do need more serious or unexpected treatment, like fillings, extractions, crowns, root canals and more, our plans give you money back to help protect your pocket.

		Level 1	Level 2	Level 3
	Care & Prevent (No waiting period) 2 dental exams per year, dental x-rays, 2 dental cleanings per year, 1 emergency dental treatment worldwide per year	100%	100%	100%
	Basic Treatment (3 month waiting period) Fillings, extractions, treatment of gum disease, additional cover for kids (sealants, space maintainers, stainless steel crowns)	40%	50%	70%
<b>*</b>	Major Treatment (12 month waiting period) Crowns, inlays, onlays & veneers; root canal treatment; dentures; bridges & implant supported crowns	40%	50%	70%
<u></u>	Orthodontics (18 month waiting period) One time use orthodontic benefit for children from 8 to 18 years	No Cover	€750	€1,000
	Oral Cancer Benefit (No waiting period) Lump Sum Oral Rehabilitation	No Cover No Cover	No Cover No Cover	€2,000 €1,000
	Policy Maximums Annual maximum for crowns, inlays, onlays and veneers per member per year	€500	€500	€500
	Lifetime max on ortho treatment (after 18 months)	None	€750	€1,000
	Lifetime max on oral cancer benefit	None	None	€3,000
	Annual maximum for all other services per member per year	€1,400	€1,750	€2,000

Please note that this document is issued as a guide only and does not form a part of a contract. Full details of cover are included in the Terms and Conditions booklet, which you will receive on joining. Alternatively, you may request a copy at any time.



You can also get great value dental cover for your partner, child or entire family.

Our competitive pricing means it has never been easier for you to comprehensively cover you and your children. So whether you have 1 child or 4, we are happy to say the cost remains the same.

### **TeamCare Access Prices**

Annual Net Rate

Monthly Net Rate

	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Employee	€226.92	€280.56	€357.72	€18.91	€23.38	€29.81
Employee + Partner*	€416.88	€514.68	€655.08	€34.74	€42.89	€54.59
Employee + Child(ren)**	€352.44	€507.48	€631.20	€29.37	€42.29	€52.60
Employee + Family	€596.28	€838.92	€1,045.44	€49.69	€69.91	€87.12

Partner is defined as spouse or common law partner. \*\*Child(ren) are defined as dependants aged 23 or under that are in full time education. Plans and Pricing are offered to employees on a salary deduction basis only. All prices quoted are net of tax relief. Prices are correct at the time of printing but may be superseded.



## **Online Claiming**



Scan your dental receipts and claim form.

Upload your claims securely online www.decaredental.ie/claims

Claim processed. Benefit transferred directly to your bank account.





Pay for your dental visit as normal, then claim back your covered costs as soon as your treatment is complete.

Visit:www.decaredental.ie/dentistfinder to find a dentist and check where Direct Pay is available.

### **Direct Pay**





When you visit a dentist on DeCare's Direct Pay Network,

DeCare will pay the dentist directly for the costs covered by your policy.

# TeamCare by DeCare Dental **Application Form**



Policy	Holder	Details							
Mr	Mrs	Miss	Ms						
First name									
Address									
	Date of birth Email (Required*)								
					_				
PPS Nu	mber (Requ	ired*)							
Group I	Name/Numb	er							
Level of	cover requ	ired: Leve	11	Level 2	Level 3				
Additional persons to be insured									
	me/Surnam		Gender (M/F)	Date of Birth (dd/mm/yyyy)		ouse/Child)	PPS Number*		
*PPS number is required for the purpose of allowing Tax Relief at Source on your premium:									
To be signed by the applicant									
I declare that to the best of my knowledge and belief the information provided is true and complete. I agree to be bound by the Terms & Conditions as set out by DeCare Dental Insurance Ireland Ltd. Your Terms and Conditions will be sent on registration, or may be provided in advance where requested. I agree to have the subscription deducted from my salary/pension where such arrangements apply. I consent to the transfer of my personal data to DeCare Dental Insurance Ireland Ltd.'s American parent company as necessary for the performance of my contract in accordance with Section 11(1) of the Data Protection Acts, 1988 and 2003.									
Signature: Date:									
DeCare Dental may wish to send you oral health tips, claiming advice and product & service information, which we believe will be of interest to you. If you do not wish to receive this information, please tick									
DATA PROTECTION NOTICE									

We hold and use personal data and sensitive personal data such as medical information for the purposes of providing and administering dental insurance products. We are registered as a data controller with the Office of the Data Protection Commissioner in accordance with the Data Protection Acts 1988 and 2003. In order to administer the dental insurance products which we provide, it is necessary for us to send your data outside of the EU, but such data will continue to be safe guarded in accordance with the standards and principles set out in the Data Protection Acts, 1988 and 2003. We may share your personal data and sensitive personal data with your dentist insofar as it is relevant to the processing of your  ${\it claim.}\ We\ may\ also\ share\ your\ personal\ data\ with\ our\ bank\ for\ the\ purpose\ of\ processing\ the\ payment\ of\ your\ claim.$ 

We may share your data with trusted third parties who process data on our behalf .We may share information with DeCare Dental Insurance Ireland DAC's parent company and other group companies for the purpose of efficient administration such as audit, systems development etc. We may share your personal data and sensitive personal data with our legal advisers and the appropriate authorities where necessary e.g. the Dental Council, An Garda Síochána and in relation to personal data with the Revenue Commissioners. If you have a query in relation to the data held about you or you wish to request a copy of the data held by DeCare about you, please write to the Data Manager, DeCare Dental Insurance Ireland DAC, IDA Business Park, Claremorris, Co. Mayo.

DeCare Dental Insurance Ireland DAC trading as DeCare Dental & DeCare Vision is regulated by the Central Bank of Ireland.