

# Because a Healthy Smile is a Happy Smile

Dental cover to suit all ages and budgets



## CHILDREN

From less than

**€12**\*\* per month



## ADULTS

From less than

**€18**\* per month

Adult Dental Plans - \*Healthy Smiles Level 1, age 18-39 from €17.61 per month or €211.32 per year.

Children Dental Plans - \*\*Healthy Smiles Level 1, age 0-17 from €11.35 per month or €136.20 per year

Dental Insurance from the Dental Experts

 **DeCare**  
DENTAL

At DeCare Dental, we understand the importance of maintaining your dental health, and that's why we offer a range of dental insurance plans designed to suit all ages and budgets.



## The Healthy Smiles Plans

Level 1	Level 2	Level 3	Level 4
<p><b>100% cover****</b> for 2 dental exams, 2 dental cleanings &amp; dental X-Rays <span style="float:right">★</span></p> <hr/> <p><b>100%</b> for 1 emergency dental treatment**** <span style="float:right">★</span></p>	<p><b>100% cover****</b> for 2 dental exams, 2 dental cleanings &amp; dental X-Rays <span style="float:right">★</span></p> <hr/> <p><b>100%</b> for 1 emergency dental treatment**** <span style="float:right">★</span></p> <hr/> <p><b>70%</b> cover for fillings, extractions &amp; treatment of gum disease <span style="float:right">3m</span></p> <hr/> <p><b>Additional cover for Children:</b> <b>70%</b> cover for sealants, space maintainers &amp; stainless steel crowns <span style="float:right">3m</span></p>	<p><b>100% cover****</b> for 2 dental exams, 2 dental cleanings &amp; dental X-Rays <span style="float:right">★</span></p> <hr/> <p><b>100%</b> for 1 emergency dental treatment**** <span style="float:right">★</span></p> <hr/> <p><b>Additional Benefits (Activation Required)</b> <b>1 additional cleaning per year</b> For members with certain medical conditions, including chemotherapy treatment, pregnancy, heart disease, end-stage renal disease, organ transplant, suppressed immune system (HIV/AIDS), or ASD Level 2&amp;3</p> <p><b>1 fluoride treatment per calendar year</b> For members with specific medical conditions, including chemotherapy treatment, end-stage renal disease, organ transplant, or ASD Level 2&amp;3. <span style="float:right">★</span></p> <hr/> <p><b>70%</b> cover for fillings, extractions &amp; treatment of gum disease <span style="float:right">3m</span></p> <hr/> <p><b>Additional cover for Children:</b> <b>70%</b> cover for sealants, space maintainers &amp; stainless steel crowns <span style="float:right">3m</span></p> <hr/> <p><b>60%</b> cover for major treatments<sup>^</sup> such as root canals, Dentures, bridges &amp; implant supported crowns*, Crowns, inlays, onlays &amp; veneers**, Implant fixture, once per tooth per lifetime*** <span style="float:right">12m</span></p> <hr/> <p>Claim up to €5,000 with Oral Cancer Benefit <span style="float:right">★</span></p>	<p><b>100% cover****</b> for 2 dental exams, 2 dental cleanings &amp; dental X-Rays <span style="float:right">★</span></p> <hr/> <p><b>100%</b> for 1 emergency dental treatment**** <span style="float:right">★</span></p> <hr/> <p><b>Additional Benefits (Activation Required)</b> <b>1 additional cleaning per year</b> For members with certain medical conditions, including chemotherapy treatment, pregnancy, heart disease, end-stage renal disease, organ transplant, suppressed immune system (HIV/AIDS), or ASD Level 2&amp;3</p> <p><b>1 fluoride treatment per calendar year</b> For members with specific medical conditions, including chemotherapy treatment, end-stage renal disease, organ transplant, or ASD Level 2&amp;3. <span style="float:right">★</span></p> <hr/> <p><b>70%</b> cover for fillings, extractions &amp; treatment of gum disease <span style="float:right">3m</span></p> <hr/> <p><b>Additional cover for Children:</b> <b>70%</b> cover for sealants, space maintainers &amp; stainless steel crowns <span style="float:right">3m</span></p> <hr/> <p><b>60%</b> cover for major treatments<sup>^</sup> such as root canals, Dentures, bridges &amp; implant supported crowns*, Crowns, inlays, onlays &amp; veneers**, Implant fixture, once per tooth per lifetime*** <span style="float:right">12m</span></p> <hr/> <p>Claim up to €5,000 with Oral Cancer Benefit <span style="float:right">★</span></p> <hr/> <p>Claim up to €1,000 with Lifetime Orthodontic Benefit <span style="float:right">2y</span></p>

<sup>^</sup>€100 policy excess applies to major treatments only

**Waiting Periods:** ★ Immediate cover 3m After 3 months 12m After 12 months 2y After 2 years

## So Why Get Dental Cover?

Avoiding dental treatment can have long-term effects not only on your dental health but also on your general wellbeing. Regular check-ups and cleanings can catch issues early, preventing them from becoming more serious and costly to treat.

DeCare Dental's Healthy Smiles plans are here to help you manage the cost of your routine dental bills and protect your dental health.

### Here's what you get with our dental insurance:

- ✔ Immediate coverage for examinations, cleanings, x-rays, and emergency treatment from day one.
- ✔ Child-only policies available
- ✔ Fast and easy claims process
- ✔ No pre-assessment necessary
- ✔ Spread your costs monthly at no extra charge.
- ✔ Member only offers with direct pay dental practices.

### Policy Maximums

\*Annual maximums for dentures, bridges & implant supported crowns per member per year

\*\*Annual maximum for crowns, inlays, onlays & veneers per member per year

\*\*\*Annual maximums for implant fixtures per member per year

Lifetime maximum on oral cancer benefit

Lifetime maximum on ortho treatment

Annual maximum for all other services per member per year

	Level 1	Level 2	Level 3	Level 4
*Annual maximums for dentures, bridges & implant supported crowns per member per year	n/a	n/a	€500	€500
**Annual maximum for crowns, inlays, onlays & veneers per member per year	n/a	n/a	€500	€500
***Annual maximums for implant fixtures per member per year	n/a	n/a	€250	€250
Lifetime maximum on oral cancer benefit	n/a	n/a	€5,000	€5,000
Lifetime maximum on ortho treatment	n/a	n/a	n/a	€1,000
Annual maximum for all other services per member per year	€500	€1,000	€1,000	€1,000

	Level 1		Level 2		Level 3		Level 4	
	Per Month	Per Year	Per Month	Per Year	Per Month	Per Year	Per Month	Per Year
0 - 17	€11.35	€136.20	€13.95	€167.40	€15.46	€185.52	€19.43	€233.16
18 - 39	€17.61	€211.32	€25.79	€309.48	€31.37	€376.44	€35.37	€424.44
40 - 49	€19.14	€229.68	€28.62	€343.44	€34.78	€417.36	€38.64	€463.68
50+	€19.48	€233.76	€29.06	€348.72	€36.46	€437.52	€39.28	€471.36

All prices quoted are net of tax relief. Prices are correct at the time of printing but may be superseded.

### Want to increase your maximums?

Annual maximums can be increased to either €1,500 or €2,000 on plans Level 3 & 4.

Contact our sales team on [094 937 8608](tel:0949378608) or visit [www.decare.ie](http://www.decare.ie) for a quote.

This document is issued as a guide only and does not form part of a contract. Full details of cover are included in the Terms and Conditions booklet, which you will receive on joining. You may also download our Terms and Conditions booklet at [www.decare.ie](http://www.decare.ie) or call us to request a copy. \*\*\*\*We reserve the right to limit claim payment to what we deem to be usual, reasonable and customary costs.

# Claim with Ease

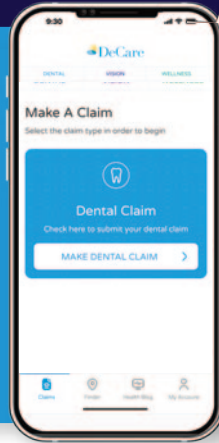
When you visit a dentist on **DeCare's Direct Pay Network**, we pay the dentist directly for covered costs.

Alternatively, visit your dentist, pay as normal, and then claim back your covered costs through DeCare's online facility or through the DeCare App. Visit [www.decare.ie/how-to-claim](http://www.decare.ie/how-to-claim) for details.



## Member App

DeCare members can easily view their policy documents and submit their dental claims through our app by simply selecting the member and uploading a picture of an itemised receipt.



## Join Today!



Get a Quote online:  
[www.decare.ie](http://www.decare.ie)



Call: 094 93 78608  
Mon - Fri: 8.30am to 5pm

[www.decare.ie](http://www.decare.ie)

