

# DENTIPLUS INSURANCE POLICY

## PRODUCT SUMMARY

### PRODUCT INFORMATION

The DentiPlus Insurance Policy shall reimburse you for up to the benefits allowable under the selected plan. This summary is developed as a guide to the Policy, giving you details of the key benefits.

BENEFITS	BENEFIT ALLOWABLE			
	CLASSIC PLAN		PLATINUM PLAN	
	Contract	Out-of-Contract	Contract	Out-of-Contract
<b>Section 1 – Emergency Dental Services</b>  If You suffer a Dental Emergency requiring Emergency Dental Services We will pay the Reasonable and Customary Charges incurred for Emergency Dental Services up to the Benefit Allowable.	80% coverage	80% coverage	100% coverage	100% coverage
<b>Section 2 – Preventive Dental Benefits</b>  We will pay the Reasonable and Customary Charges incurred by You for Medically Necessary Preventive Dental Services provided by a Dentist.	80% coverage; One (1) visit per Policy Year	60% coverage; One (1) visit per Policy Year	100% coverage; One (1) visit per Policy Year	80% coverage; One (1) visit per Policy Year
<b>Section 3 – Dental Radiology Benefits</b>  We will pay the Customary and Reasonable Charges incurred by You for dental radiology services for: <ul style="list-style-type: none"> <li>(a) up to two (2) bitewing intraoral x-ray during the Policy Year; or</li> <li>(b) one (1) posterior/anterior or lateral skull, and facial bone survey x-ray during the Policy Year; or</li> <li>(c) one (1) panoramic x-ray during the Policy Year</li> </ul>	80% coverage; One (1) x-ray per Policy Year	60% coverage; One (1) x-ray per Policy Year	100% coverage; One (1) x-ray per Policy Year	80% coverage; One (1) x-ray per Policy Year
<b>Section 4 – Conservative Benefits (Fillings)</b>  We will pay the Reasonable and Customary Charges incurred by You for Medically Necessary conservative treatments for: <ul style="list-style-type: none"> <li>(a) amalgam, permanent</li> </ul>	80% coverage	50% coverage	90% coverage	60% coverage

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(b) composite/resin, permanent (c) glass ionomer fillings				
<b>Section 5 – Extraction Benefits (Non-Surgical)</b>  We will pay the Reasonable and Customary Charges incurred by You for Medically Necessary dental extractions limited to: (a) simple extraction, e.g., erupted tooth or exposed root (b) complicated extraction, e.g., tooth or root, partially bony	80% coverage	50% coverage	90% coverage	60% coverage
<b>Section 6 – Endodontic Benefits</b>  (Root Canal treatment)  We will pay the Reasonable and Customary Charges incurred by You for Medically Necessary endodontic treatment limited to: (a) root canal (b) therapeutic pulpotomy (excluding final restoration)	80% coverage	50% coverage	80% coverage	60% coverage
<b>Overall Limit for each Policy Year</b>	\$1,000		\$1,500	
<b>Monthly Premium Per Insured Person</b> (inclusive of 9% GST)	\$36.57		\$40.28	
<b>Yearly Premium Per Insured Person</b> (inclusive of 9% GST)	\$428.89		\$472.29	

Note: Policy Year refers to the period of insurance of twelve (12) consecutive months starting from the commencement date of the policy and each consecutive period of twelve (12) months for which the policy remains in force.

### **KEY PRODUCT PROVISIONS**

The following are some key provisions found in the Policy. This is only a brief summary and You are advised to refer to the actual terms and conditions in the Policy.

#### **Free Look Period**

You have fourteen (14) business days to review the Policy. If dissatisfied, You may cancel the Policy within these fourteen (14) days with no questions asked. Any premiums paid will be refunded, provided no claim has arisen.

#### **Eligibility**

Unless We agree in writing otherwise, the person to be insured under this Policy must be named as an Insured Person in the Schedule and must at the Commencement Date of the Policy be aged between eighteen (18) years old and below sixty (60) years old with his/her Usual Country of Residence as Singapore.



### **Usual Country of Residence**

The "Usual Country of Residence" means Singapore. As a condition precedent to liability, the Company must be informed in writing of any change in the Usual Country of Residence. A permanent change in the Usual Country of Residence is deemed to occur when the Insured Person lives or intends to live in another country for more than six (6) consecutive months. The Company reserves the right to continue cover on the terms and conditions it considers appropriate to the new country of residence or to decline to continue cover under the Policy.

### **Automatic Renewal of Coverage**

The Policy will be renewed automatically each year as long as the terms of the Policy are observed, unless either You or We cancel the Policy. No renewal advice will be issued.

### **Alterations**

- At each renewal of this Policy, We have the right to vary the premium payable and all other terms, conditions and exceptions of the Policy.
- If the date of birth of the Insured Person has been incorrectly stated, the benefits will be amended by Us having regard to the true date of birth.
- Any misrepresentation of or failure to disclose material facts by the Insured or Insured Person, will entitle the Company to alter, amend or cancel the Policy having regard to the true facts and all benefits under the Policy shall be forfeited. A material fact is any information that could influence the Company in its assessment of Your application.

### **Cancellation**

Either the Insured or the Company may cancel this Policy by giving the other party thirty (30) days' notice in writing sent to the last known address. Refunds of premium in respect of a period of insurance will be made as follows:

- (a) If the Insured cancels the Policy, the Company will make a refund of premium that the Insured has paid on pro-rated basis from the date of cancellation provided no claim has arisen in relation to that period of insurance and the amount refundable is more than S\$10.00.
- (b) If the Company cancels the Policy, the Company will make a pro-rata refund of the premium paid.

### **Termination**

- (a) The entire Policy will terminate and all Insured Persons' cover under it will cease immediately upon:
  - (i) non-payment of premium by the due date as described in the Payment Before Cover Warranty of this Policy; or
  - (ii) the cancellation of this Policy.
- (b) Unless We have agreed otherwise in writing, the cover of an Insured Person under this Policy will terminate immediately in any of the following circumstances, whichever first occurs:
  - (i) when the Insured Person's Usual Country of Residence ceases to be Singapore
  - (ii) where the Insured Person is You, on the expiry of the Policy Year in which You attain Your 70th birthday
  - (iii) where the Insured Person is Your legal spouse, on the expiry of the Policy Year in which he/she attains his/her 70th birthday.

### **Payment of Benefits**

You may not be covered under more than one DentiPlus Insurance Policy with the Company.

### **Change of Plan**

Any request for change of plan must be in writing not more than thirty (30) days before the renewal of this Policy. The change, subject always to Company's written approval, shall be effective when this Policy is renewed.

## **CLAIMS CONDITIONS**

Procedure for making a claim:

- (a) You must notify Us of Your intent to access non-emergency benefits as well as schedule an appointment with a Contracted Provider before each Dental Service is rendered; If You do not contact Us and obtain Our consent before Your Treatment We will be unable to directly reimburse the Contracted Provider.
- (b) You may exercise Your claim for benefits at Your dental centre of choice; however, You should still notify Us of Your intent to access benefits before Dental Services and Treatments are rendered



- (c) If We require any additional evidence, as necessary, You or Your representative must submit it to us at Your own expense.
- (d) In the case of Out-of-Contract dental care the following evidence must be submitted within thirty (30) days from the date of a Treatment:
- (i) A claim form as prescribed by Us and completed by You and Your Dentist
  - (ii) An original paid receipt showing the expenses, or an invoice cover sheet together with a paid receipt; and
  - (iii) Other necessary documents as required by Us to support consideration of the claim

Please refer to the Policy for full details of the Claims Conditions.

### **KEY EXCLUSIONS**

There are certain situations where no benefit will be payable. The following is a list of some exclusion for this Policy. **You are advised to read the Policy for full details of the exclusions.**

- Cost incurred during the 90 days Waiting Period (except for Dental Emergency).
- Pre-existing condition.
- an injury caused by a suicide, attempted suicide, self-inflicted injury, or attempted self-inflicted injury, whether by oneself or with the assistance of someone else, and while sane or insane.
- a Treatment that is in a trial stage, or a Treatment using any material, instrument, device, or medical supply that is in a trial stage or any Treatment not recognized as dental practice by the Ministry of Health or in the case where Treatment is provided or administered outside Singapore, or any competent foreign authority.
- any Dental Services solely for cosmetic and/or aesthetics purposes.
- injury caused by the action of You whilst under the influence of alcohol, addictive drugs, or harmful narcotics to the extent of being unable to control one's mind.
- any dental Treatment for a tooth that is not present or missing in your mouth prior to the commencement of the Policy (if it is found that the tooth at the exact intraoral position is absent because it has been lost or extracted, but there is a Treatment for that tooth).
- dental Treatment for any condition which is considered to be a Pre-existing Condition.
- medications that need to be taken post treatment.
- a Treatment in any Hospital, Medical Centre or Dental Clinic that is not advised by a Dentist.
- expenses for toothbrushes, toothpaste, dental floss, mouthwash, and other consumables for intraoral hygiene.
- a request for Treatment or dental surgery which is not advised by a Dentist, including any Dental Services not necessary for a Treatment.
- Dental Services not necessitated by a pathological condition or deemed not Medically Necessary.
- an injury arising whilst You are engaged in a brawl or fight, or taking part in inciting a brawl or fight.
- an injury arising whilst You are committing an indictable felony, or are being arrested or avoiding arrest.
- an Injury arising whilst You are piloting or acting as a crew member in any aircraft.
- an Injury arising whilst You serve as a soldier, policeman/policewoman, or a volunteer, and engages in war or crime suppression.
- a congenital condition, development problem, heredity disease, cancer or AIDS.

#### **IMPORTANT NOTE**

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you thirty (30) days' notice in writing.

You should consider carefully if you are intending to switch accident and health policies, as this might be detrimental to your current and/or future needs. You may wish to seek advice from a financial adviser before making a commitment to purchase this policy. In the event that you choose not to seek advice, you should carefully consider whether the policy is suitable for you. If you decide that this policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision.

The total distribution-related cost of this product is between 15% and 35% of the insurance premium.

This Product Summary is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the policy and will be sent to You upon acceptance of Your application by MSIG Insurance (Singapore) Pte. Ltd.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).