

**SECTION 2 CONTINUED**

**Table 3 – To be used by the dentist to complete the treatment plan section of your Request for Assistance Form**

Treatment Type	Limit Per Element	Benefit Limit (£)
Examination and report to include all necessary smoothing and polishing of teeth and treatment of sensitivity	Per incident	Up to £46.00
Radiographic examination	Per incident	Up to £34.00
Extraction up to 2 teeth	Per tooth	Up to £60.00
Root canal treatment	Per incisor/canine	Up to £176.00
Root canal treatment	Per premolar	Up to £238.00
Root canal treatment	Per molar	Up to £326.00
Construction and fitting of temporary bridge following tooth loss	Per unit	Up to £46.00
Temporary denture following tooth loss	Per denture	Up to £187.00
Porcelain jacket crown	Per unit	Up to £380.00
Ceramic bonded crown	Per unit	Up to £418.00
Zirconia crown/bridge unit	Per unit	Up to £522.00
Metal bonded porcelain crown	Per unit	Up to £419.00
Full metal crown	Per unit	Up to £375.00
Cast post/Core construction	Per tooth	Up to £119.00
Post & core constructed in mouth	Per tooth	Up to £55.00
Bonded metal/porcelain bridge work	Per retainer	Up to £419.00
	Per pontic	Up to £327.00
Laboratory constructed adhesive bridge	Per retainer	Up to £259.00
	Per pontic	Up to £272.00
All metal bridge work	Per retainer	Up to £348.00
	Per pontic	Up to £269.00
Laboratory constructed adhesive facing or veneer	Per unit	Up to £330.00
Permanent denture acrylic	Per denture	Up to £435.00
Permanent denture metal	Per denture	Up to £546.00
Any other treatment not otherwise specified	Per incident	Up to £235.00

Table 4 - Day and Time of Callout	Callout Fee Limit
Evening Weekend and Bank Holiday call-out fees where the dentist returns to the practice to re-open it to provide emergency treatment when the surgery would not normally be open	Up to £146.00
From 6pm on 24th December until 12:01am on 27th December and again from 6pm on 31st December until 12:01am on 3rd January any call-out fees where the dentist returns to the practice to re-open it to provide emergency treatment when the surgery would not normally be open	Up to £215.00
Telephone consultation when attendance not required	Up to £46.00

**SECTION 3 – HOSPITAL BENEFIT**

If you are admitted to hospital as an in-patient following Emergency Treatment or Dental Injury/Trauma, we may pay hospital benefit of £75 for each complete 24 hours you remain an in-patient subject to the maximum amounts shown in the Limits of Amounts Payable. No amount may be requested for periods of less than 24 hours.

You must provide a discharge form confirming the period of hospitalisation and if requested any further information to confirm the validity of the Request for Assistance.

**What is NOT covered?**

- We will not pay any Benefit under this section if a payment is made under Section 4 Oral Cancer.

**SECTION 4 - ORAL CANCER**

If you are diagnosed with Oral Cancer we may pay a Benefit of £2,500 to you subject to the maximum amount shown in the Limit of Amounts Payable. The Benefit is only payable once you have been diagnosed by an Expert Medical Specialist as suffering from Oral Cancer.

- Benefit under this section will only be paid once and after that all cover under Section 4 will cease.
- Benefit under this section will only be paid when Oral Cancer is diagnosed by a consultant who is recognised as a specialist in cancer treatment.
- You must have attended annually or at recalls to the dentist for the past 2 years.
- You must send in a Request for Assistance form as soon as possible and at the latest within 90 days of the date of diagnosis.

**What is NOT covered?**

We will not admit a Request for Assistance for:

- Oral Cancer diagnosed before or within six months of you registering with the Dental Plan.
- Oral Cancer which is related in any way to HIV infection or AIDS.
- Any fees including fees for consultation of tests for invasive/non-invasive tumours.
- Oral Cancer resulting from smoking or chewing tobacco products (including betel nut juice) or from prolonged alcohol abuse.
- Any failure to follow medical advice.

**Worldwide Dental Emergency Assistance Scheme (DEAS) – Q&A**

**Q1: How does my DEAS work?**

**A1:** As a member of a Dental Plan, you will have the peace of mind that your preventative dental care is provided by your dentist in return for convenient monthly payments. The monthly amount that you pay depends on the type of plan. Your Dental Plan administrator manages and administers your Dental Plan payments using its Direct Debit Originator status. The Dental Plan administrator also arranges for you to have access to the DEAS which forms an integral part of the Dental Plan and could provide further assistance in the event of Dental Injury/Trauma and/or dental emergencies or Oral Cancer. Should you suffer a Dental Injury/Trauma, a dental emergency or be diagnosed with Oral Cancer, you may make a request for a payment from the DEAS. The DEAS administrators, at their sole and absolute discretion, may choose to reimburse you either in full or in part for the costs of any necessary treatment (up to the limits specified in the Benefits Schedule).

**Q2: What happens in a dental emergency?**

**A2:** (i) At home: when you are at home you should call your practice to access your dentist's own emergency arrangements, including the out-of-hours emergency arrangements if appropriate. In the unlikely event that your dentist's emergency arrangements are not available, and you need to seek treatment elsewhere, you may see a dentist of your choice.

When you are at home, unless the emergency treatment is required as a result of a Dental Injury/Trauma, or is outside of normal working hours, you cannot make a Request for Assistance from the DEAS. Emergency treatment may be covered by your Dental Plan if provided by your dentist or another dentist covering for your registered dentist.

(ii) Away from home: if you are away from home or overseas you may see any dentist for Emergency Temporary Treatment.

**Q3: What is Emergency Temporary Treatment?**

**A3:** Emergency Temporary Treatment is the initial appointment at any dental practice, or other dental facility for the sole purpose of immediate pain relief and to provide temporary treatment pending subsequent permanent treatment by your own registered dentist. Emergency Temporary Treatment is limited to the Benefits in Table 1.

**Q4: Can I request a payment for permanent treatment received during an emergency appointment?**

**A4:** No. Unless the emergency appointment is required as a result of a Dental Injury/Trauma, the DEAS provides for Emergency Temporary Treatment. If permanent treatment is received, any payment under the DEAS will be based on the likely cost of Emergency Temporary Treatment had this been delivered in isolation.

**Q5: How is the DEAS funded?**

**A5:** Your Dental Plan operates a Fund to be used to help Dental Plan patients if they need assistance. Payments from the Fund are at the absolute discretion of the DEAS administrators who set internal guidelines to ensure decisions on what Benefits are paid are consistent and fair and can be met from the Fund's resources.

**Complaints Procedure  
Our Commitment to Customer Service**

If you believe that we have not delivered the service you expected we want to hear from you so that we can try to put things right.

**Our promise to you  
We will**

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Ensure you are clear on how to escalate your complaint if necessary.

If your complaint relates to the DEAS or a Request for Assistance you should initially contact:

**Highland Dental Plan Ltd  
River House  
Young Street  
Inverness  
IV3 5BL**

Telephone: 01463 712585  
Fax: 01463 716766

HDP will aim to resolve your concerns on an informal basis within three business days. They will send you a letter confirming this and will also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

**The DEAS Governance**

The DEAS is operated by HDP. Its purpose is to assist Dental Plan patients who suffer a Dental Injury/Trauma and/or Dental Emergency or Oral Cancer. The DEAS makes payments to fund treatment at the sole and absolute discretion of the DEAS administrators.

The DEAS administrators use expertise to regularly review the levels of resource in the Fund and use past experience to determine what Requests for Assistance might arise in the future and how much the DEAS will pay in response to Requests for Assistance.

**Your Data**

We will ask you to provide us with data and personal information if you need to call on the DEAS for help. Some of this information will be sensitive as this will relate to your dental health. If you apply for assistance we will seek your consent to obtain and hold your information.

**Contact Us**

If you have suffered a Dental Injury/Trauma and/or dental emergency or Oral Cancer, please contact us on:

**During normal UK working hours:**

T: 01463 712585  
E: [hdpitd@ident.co.uk](mailto:hdpitd@ident.co.uk)

**In the event of a complaint:**

T: 01463 712585  
E: [hdpitd@ident.co.uk](mailto:hdpitd@ident.co.uk)

**For general queries relating to your Dental Plan (not in relation to Requests for Assistance);**

T: 01463 712585  
E: [hdpitd@ident.co.uk](mailto:hdpitd@ident.co.uk)



**Worldwide Dental Emergency Assistance Scheme (the DEAS)**

**The Worldwide Dental Emergency Assistance Scheme has been set up to offer discretionary support and assistance to Dental Plan patients who request treatment following a Dental Injury/Trauma and/or dental emergency or Oral Cancer.**

*“created by dentists.....  
.....working for patients”*

*The Worldwide Dental Emergency Assistance Scheme is operated by Highland Dental Plan Limited. Registration in Scotland No. SP2448RS, a Society registered under the Co-operative and Community Benefit Societies Act 2014, having its Registered Office at River House, Young Street, Inverness IV3 5BL.*

## The Worldwide Dental Emergency Assistance Scheme – Details

In this document you will find details about the Worldwide Dental Emergency Assistance Scheme (“the DEAS”) and how it works, together with the DEAS Rules and other important information.

The DEAS is a discretionary scheme established to offer support and assistance to Dental Plan patients who request treatment following a Dental Injury/Trauma and/or dental emergency or Oral Cancer.

The DEAS is a wholly discretionary scheme, not an insured scheme. It is funded by your Dental Plan to pay Benefits at the sole and absolute discretion of the DEAS administrators.

### What is a wholly discretionary scheme and how is discretion applied?

Dental Plan patients are eligible to request assistance from the DEAS in the event of a Dental Injury/Trauma and/or dental emergency or Oral Cancer. The DEAS responds to such requests on a wholly discretionary basis. This means that, whilst the DEAS aims to provide Benefits in most cases, the DEAS has no obligation to provide any Benefit unless the DEAS administrators decide (in their sole and absolute discretion) that the DEAS should provide a Benefit.

The DEAS administrators will look at each case individually to assess the request for a Benefit. It is possible that in some cases the DEAS administrators will decide to provide no benefit. In addition, there are some circumstances in which the DEAS is not designed to help (these situations being similar to exclusions under an insurance policy) and these are explained in more detail in the respective sections of the Benefits Schedule.

### The Worldwide Dental Emergency Assistance Scheme - Benefits

#### What’s covered?

You will be eligible to receive Benefit payments from the DEAS in the following situations, up to the limits shown on the DEAS Benefits Schedule, providing the DEAS administrators (at their sole and absolute discretion) have accepted your request for assistance:

- The cost of dental treatment by any dentist up to a maximum of £10,000 per annum.
- The cost of
  - Emergency callouts
  - Pain relief or Emergency Temporary Treatment.
- A specified amount for each complete 24-hour period of hospitalisation wholly or partly under the care of a consultant who specialises in dental or maxillofacial surgery.
- A specified amount if you are diagnosed with Oral Cancer and this is the primary cancer site.

#### What’s not covered?

Requests for Assistance in the following circumstances are not eligible for consideration by the DEAS administrators and so no Benefit will be paid in respect of them:

- Injury caused by foodstuffs (including foreign bodies therein) in the course of consumption.
- Normal wear and tear.
- Injury not caused by direct extra-oral impact.
- Damage which is not apparent within seven days of the date of impact resulting in Dental Injury/Trauma.
- Damage to dentures occurring other than whilst being worn.
- Any costs incurred more than 24 months after the date of the injury to which the treatment relates.
- Participation in a criminal act.
- Routine dental treatment costs.
- In the case of dental emergency—treatment received during normal working hours provided by your dentist or another dentist covering for your dentist.

### The Worldwide Dental Emergency Assistance Scheme - Rules

1. The DEAS is only available to patients who have an in-force Dental Plan and who have suffered a Dental Injury/Trauma and/or dental emergency or Oral Cancer.
2. A Dental Plan is in-force from the date you sign your Dental Plan Dentist/Patient Agreement or, if later, the date the Dental Plan commences as stated in your Dentist/Patient Agreement.
3. The DEAS offers benefits on a wholly discretionary basis. This means that the DEAS has no obligation to provide any Benefits to you. It is possible that, in some cases, the DEAS will provide no benefit.
4. Membership of a Dental Plan does not create an entitlement to a Benefit from the DEAS, but rather gives rise to eligibility to request assistance from the DEAS.
5. If the DEAS administrators decide (in the exercise of their sole and absolute discretion) that the DEAS should provide a Benefit in response to a request for assistance, such Benefit will be payable from the Fund which is maintained by the DEAS for the purpose of paying those benefits.
6. If the DEAS administrators decide (in the exercise of their sole and absolute discretion) that the DEAS should provide a Benefit in response to a Request for Assistance, the request will be assessed against the Benefit levels in force and the DEAS resources at the date of the occurrence of the Dental Injury/Trauma and/or dental emergency or Oral Cancer.
7. Payment of the Benefit is normally made direct to the dentist providing the treatment, but can be made to you, if you have directly incurred costs.

8. Failure to pay your monthly or annual Dental Plan fee, shall render your right to approach the DEAS to request assistance null and void.
9. The DEAS administrators reserve the right to recover the cost of meeting a Request for Assistance, admitted by the DEAS, from any third party.
10. The right is reserved to alter these rules and accompanying Benefit Schedules at any time. Any such alterations shall not affect the Benefit for an eligible, notified Request for Assistance in respect of which the DEAS administrators have decided (in the exercise of their sole and absolute discretion and prior to the date of the said alterations) that the DEAS should provide a Benefit. The latest version of these DEAS Rules, including Benefit levels is available at [www.highlanddentalplan.co.uk](http://www.highlanddentalplan.co.uk).
11. In addition to the sole and absolute discretion of the DEAS administrators to decide that the DEAS should not provide a Benefit in response to a Request for Assistance, the right is reserved to not admit or pay any Benefit if you or anyone acting on your behalf gives us false information or makes fraudulent requests for assistance. If this happens, any monies already paid must be repaid to the Fund.

### Definitions

You, your, your own	The Dental Plan patient, being the person eligible to request assistance from the DEAS.
We, us, our	The Worldwide Dental Emergency Assistance Scheme, which is operated by Highland Dental Plan Ltd. Registration in Scotland No. SP2448RS, a Society registered under the Co-operative and Community Benefit Societies Act 2014, having its Registered Office at River House, Young Street, Inverness IV3 5BL.
Benefits	Any sums paid to or on behalf of a Dental Plan patient by the Worldwide Dental Emergency Assistance Scheme at the sole and absolute discretion of the DEAS administrators.
Dental Injury/ Trauma	An identifiable external blow to the mouth or teeth, or other external trauma which causes a significant dental injury that requires dental treatment.
Dental Plan	The Dental Plan offered by your dental practice and administered by Highland Dental Plan Ltd.
Emergency Temporary Treatment	The initial appointment at any dental practice, or other dental facility for the sole purpose of immediate pain relief and to provide temporary treatment pending subsequent permanent treatment by the patients registered dentist.
Expert Medical Specialist	A person other than you or a member of your immediate family or an employee of yours who is qualified as a consultant and specialises in Oral Cancer treatment.
Fund	The fund maintained by us for the purpose of paying Benefits at the sole and absolute discretion of the DEAS administrators.
Implant	An intra-osseous fixture (an implant inserted into the bone) designed to integrate with the bone and replace the root of a tooth including the abutment and prosthesis.
Oral Cancer	A malignant (invasive) tumour inside the mouth (excluding non -invasive cancers and tumours of the throat), substantiated by an Expert Medical Specialist’s letter and histology, where Oral Cancer is diagnosed as the primary site of cancer, and is non-recurring either at the same site or in a different location in the oral cavity.
Prosthesis	An artificial device fitted in the mouth, to replace/restore dentition (teeth), including but not limited to crowns, bridges, dentures, inlays/onlays, implants and veneers.
the DEAS administrators	The person(s) appointed by the DEAS to administer the DEAS and determine whether to pay Benefits in response to requests for assistance.

### Benefit Schedule

#### General provisions applicable to all Benefits

1. You must take all reasonable precautions to protect yourself against Dental Injury/Trauma and/or dental emergency or Oral Cancer.
2. Any communication in connection with the DEAS shall be in the English language.
3. This document is governed by and shall be construed according to the Laws of Scotland.
4. If you suffer Dental Injury/Trauma and/or a dental emergency or Oral Cancer, and have an in-force Dental Plan, you can request assistance from the DEAS.
5. Your Request for Assistance will be considered by the DEAS administrators and if, in their sole and absolute discretion, the Request for Assistance is admitted, the Benefits Schedule set out in this leaflet provides a guide to the level of Benefit normally paid by the DEAS.
6. If a Request for Assistance for treatment abroad is admitted, we will pay the Benefit in Pounds Sterling using XE Currency Converter at [www.xe.com](http://www.xe.com). The exchange rate will be calculated at the rate in force on the date of payment, unless evidence of Sterling conversion value is submitted with the Request for Assistance.

### The cover

1. This Benefits Schedule provides a guide to the level of Benefit normally paid by the DEAS when a Request for Assistance is admitted at the DEAS administrators sole and absolute discretion.
2. Worldwide assistance may be requested for Emergency Temporary Treatment or Dental Injury/Trauma if you are on holiday outside the United Kingdom for a period of up to 45 days or employed outside the United Kingdom on a contract of up to 90 days duration in any twelve month period.

### Limit of Amounts Payable

1. The total that may be payable for each registered Patient in respect of or arising out of any one Emergency Temporary Treatment as a result of or attributable to one source or original cause shall not exceed £500.
2. The total that may be payable to you shall not exceed £10,000 per annum.

## SECTION 1 - DENTAL EMERGENCY

If you require and receive Emergency Temporary Treatment which is administered by a registered dentist other than at your registered dental practice, we may pay Benefit for the cost of treatment up to the amounts specified in table 1 subject to the maximum amounts shown in the Limit of Amounts Payable.

### Table 1 – To be used by the dentist to complete the treatment plan section of your Request for Assistance Form.

Treatment Type	Limit per element	Benefit Limit (£)
Examination and report to include all necessary smoothing and polishing of teeth and treatment of sensitivity	Per Incident	Up to £46.00
Radiographic examination	Per Incident	Up to £34.00
Tooth extraction up to 2 teeth	Per Tooth	Up to £60.00
Root extirpation, including dressing and any associated treatment of acute infection	1 canal	Up to £77.00
	2 canals	Up to £97.00
	3+ canals	Up to £113.00
Treatment of acute infection (not associated with endodontic therapy) to include incising of abscesses and treatment of infected sockets	Per Incident	Up to £34.00
Investigation and dressing - First tooth		Up to £37.00
Investigation and dressing - Each additional tooth		Up to £28.00
Recement crown or inlay	Per Tooth	Up to £39.00
Recement bridge	Per Bridge	Up to £49.00
Construction and fitting of temporary crown	Per Tooth	Up to £71.00
Construction and fitting of temporary bridge	Per Unit	Up to £46.00
Provision of temporary post and core	Per Tooth	Up to £38.00
Temporary denture after tooth loss		Up to £187.00
Arrest abnormal haemorrhage including aftercare and associated suture removal		Up to £50.00
Remove sutures placed by another dentist		Up to £33.00
Repair/adjustment of orthodontic appliance		Up to £69.00
Adjustment to denture		Up to £31.00
Repair of denture to include re fixing of teeth and gum and repair of clasp		Up to £60.00
Any other Emergency Temporary Treatment not otherwise specified		Up to £79.00

Table 2 - Day and Time of Callout	Callout Fee Limit
Evening weekend and Bank Holiday call-out fees where the dentist returns to the practice to re-open it to provide emergency treatment when the surgery would not normally be open	Up to £146.00
From 6pm on 24th December until 12:01am on 27th December and again from 6pm on 31st December until 12:01am on 3rd January any call-out fees where the dentist returns to the practice to re-open it to provide emergency treatment when the surgery would not normally be open	Up to £215.00
Telephone consultation when attendance not required	Up to £46.00

## Section 1 - What is NOT covered?

Benefit WILL NOT be paid for:

- Dental treatment administered by your dental practice or any practitioner covering for your dental practice other than for the Benefits in Table 2.
- Treatment received during normal working hours provided by your dentist or another dentist covering for your dentist.
- Permanent treatment. Should permanent treatment be necessary, Benefit will be paid at the equivalent temporary limit (unless it relates to a Dental Injury/Trauma).
- Costs in excess of Benefit levels.
- The first £15 of each and every request for assistance under table 2.

## SECTION 2 – DENTAL INJURY/TRAUMA

- The amount that the DEAS will pay will depend on the treatment required. The treatment is to be provided by your dentist, up to the limits shown in Table 3, but with an overall limit of £10,000 per annum.
- Where treatment is estimated to cost in excess of £600, prior approval must be obtained from the DEAS administrators before treatment commences.
- If you require further treatment, the Benefit will only be paid if it relates to the original injury incident.
- Any treatments not specified in Table 3 will be considered under the ‘*Any other treatment not otherwise specified*’.
- Treatment involving the replacement of any crown, bridge, facing, veneer or denture, benefit shall be paid according to the cost of a replacement of similar type and quality.
- Benefit limits for prosthetic work are inclusive of laboratory and non-laboratory fees and any temporary crowns.
- Treatment must be completed within 24 months of the date of the Dental Injury/Trauma.
- If implants are clinically required, we may pay a Benefit not exceeding the cost of the equivalent necessary bridgework as stated in Table 3.

### What is NOT covered?

We will not admit any Requests for Assistance in respect of the following:

- Injury caused by foodstuffs (including foreign bodies therein) in the course of consumption.
- Normal wear and tear.
- Injury not caused by direct extra-oral impact.
- Damage which is not apparent within seven days of the date of impact resulting in Dental Injury/Trauma.
- Damage to dentures occurring other than whilst being worn.
- Any costs incurred more than 24 months after the date of the injury to which the treatment relates.
- CT Scans and bone augmentation for implants.