

Schedule of Benefits



TeamCare Level 2 Plan

Applicable to new registrations or renewals on or after 1st March 2020. This Schedule of Benefits must be read in conjunction with the DeCare Dental Rules - Terms and Conditions Booklet.

Section 1 - Investigative and Preventive Treatment - NO WAITING PERIOD	BENEFIT LIMIT*
Examinations	
• Two times per calendar year	100%
Scaling and Polishing	
• Two times per calendar year	100%
Radiographs (x-rays):	
Bitewings coverage:	
• 1 series per 12 month period for insured persons up to the age of 18 years	100%
• 1 series per 24 month period for insured persons over 18 years	100%
Full Mouth (Complete Series) or Panoramic	
• Covered once per 60-month period	100%
Periapical(s)	
• 4 single x-rays are covered per 12-month period	100%
Occlusal	
• 2 series per 24-month period	100%
Section 2 - Emergency Treatment - NO WAITING PERIOD	BENEFIT LIMIT*
• Once per 12 month period for the immediate, temporary relief of pain or infection	100%
Section 3 - Basic Treatment - NO WAITING PERIOD	BENEFIT LIMIT*
Restorations (fillings)	
• Once per tooth surface per 24 month period	50%
Pre-fabricated or Stainless Steel Crowns	
• Once per tooth per 60-month period for eligible dependant children up to the age of 19	50%
Sealants	
• Once per tooth per lifetime for permanent first and second molars of eligible dependant children up to the age of 16	50%
Space Maintainers	
• Once per tooth per lifetime on eligible dependant children up to the age of 17 for extracted primary posterior (back) teeth	50%
Periodontal Treatment	
• Periodontal scaling and root planing - once per quadrant per 36 month period	50%
• Full mouth debridement - once per tooth per lifetime	50%
• Periodontal maintenance - once per 24 month period	50%
Tooth extractions	
• Tooth Extraction - once per tooth per lifetime	50%

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Section 4 - Major Treatment - NO WAITING PERIOD	BENEFIT LIMIT*
Endodontic Therapy on Primary Teeth	
• Pulpal therapy - once per tooth per lifetime	50%
• Therapeutic pulpotomy - once per tooth per lifetime	50%
Endodontic Therapy on Permanent Teeth	
• Root canal therapy - once per tooth per lifetime	50%
Prosthetic Services - Dentures	
• Removable prosthetic services (Dentures) - once per 5 year period	50%
• Reline and rebase - 1 per 24 month period	50%
• Repairs, replacement of broken artificial teeth, replacement of broken clasp(s) - 1 per 6 month period	50%
• Denture adjustments - 2 times per 12 month period	50%
Prosthetic Services - Bridge and Implant Supported Crowns	
• Fixed prosthetic services (Bridge) - once per 5 year period	50%
• Bridge adjustments - 2 times per 12 month period	50%
• Implant supported crowns - once per tooth per 5-year period	50%
Crowns, Inlays, Onlays and Veneers	
• Permanent crowns, inlays and onlays - once per tooth per 5 year period	50%
• Crown repair - once per tooth per 12 month period	50%
• Veneers - Once per 5 year period (only applicable for anterior teeth and not for cosmetic reasons)	50%
Please Note: A separate annual maximum of €500 per period of insurance applies to crowns, inlays, onlays and veneers.	€500

Section 5 - Orthodontics - 18 MONTH WAITING PERIOD	BENEFIT LIMIT*
Orthodontic treatment:	
• Orthodontic benefit is available for eligible dependent children aged 8 to 18 years. Subject to a separate lifetime maximum of €750 per insured person	€750

Section 6 - Annual Policy Maximum	BENEFIT LIMIT*
This applies to all sections of your plan (excluding crowns, inlays, onlays and veneers which has a separate maximum of €500). Maximum benefits may not be carried over to future years of cover.	
• Annual policy maximum per member per year	€1,750

* We will not cover any cost which is unnecessary or which is in excess of the usual, reasonable and customary charges for the area where the expense was incurred.

This policy is underwritten by DeCare Dental Insurance Ireland DAC.

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

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