





# Dental Benefits Summary

December 2024







## LIVE **Well**Dental Benefits Summary



For ease of reference here are some of the core benefits from your Dental insurance plan. Information contained in this document is for informational purposes only. Full detail of the benefits available will be set out in your table of cover and Dental membership handbook.

#### **Prevention & Investigation**



Routine Examinations	Full cover for two examinations per policy year
Scaling & Polishing	Full cover for 2 treatments per policy year
X-Rays - Bitewings (under 18 years old)	Full cover once per policy year
X-Rays - Bitewings (over 18 years old)	Full cover once per 2 consecutive policy years
X-Rays - Panoramic	Full cover once per 5 consecutive policy years
X-Rays - Single Periapical	Full cover 4 times per policy year
X-Rays - Occlusal	Full cover for 2 treatments per 2 consecutive policy years
Dental Cleaning (Scale and Polish) during pregnancy	Full cover once per policy year
Dental Cleaning (Scale and Polish) when undergoing chemotherapy	Full cover once per policy year



#### **Basic Treatments**

Fillings	70% cover once per tooth surface per 2 consecutive policy years
Child Pre-fabricated or stainless-steel crowns (up to 19 years old)	70% cover once per tooth per 5 consecutive policy years
Child Sealants (up to 16 years old)	70% cover once per tooth per lifetime for permanent 1st and 2nd child molars
Child Space Maintainers (up to 17 years old)	70% cover once per tooth per lifetime for extracted rear teeth
Periodontal Scaling & Root Planing	70% cover on scaling and root planing once per quadrant per 3 consecutive policy years
Full mouth debridement	70% cover once per lifetime
Periodontal maintenance	70% cover once per 2 consecutive policy years 70% cover once per policy year for a person with Type 1 or Type 2 Diabetes.
Simple Tooth Extractions	70% cover once per tooth per lifetime
Emergency Treatment	Full cover once per policy year. See membership handbook

#### **Major Treatments: Endodontic Therapy**



Pulpal Treatment	70% cover once per primary tooth per lifetime
Therapeutic pulpotomy	70% cover once per primary tooth per lifetime
Root Canal Therapy	70% cover once per permanent tooth per lifetime



#### **Major Treatments: Prosthetic Services**

Denture Reline & Rebase	70% cover once per 2 consecutive policy years
Denture Adjustment	70% cover twice per policy year
Denture Repair	70% cover twice per policy year
Removable Dentures	70% cover once per 5 consecutive policy years
Fixed Bridge	70% cover once per 5 consecutive policy years
Bridge adjustments	70% cover twice per policy year
Implant Supported Crowns	70% cover once per tooth per 5 consecutive policy years
Dental Implant Fixture	Covered up to €250 per policy year



#### Crowns, Inlays, Onlays & Veneers

Permanent crowns - inlays and onlays	70% cover once per tooth per 5 consecutive policy years
Crown Repair	70% cover once per tooth per policy year
Anterior Teeth Veneers	70% cover once per tooth per policy year

### Orthodontic Treatment (Children aged 8 to 18 only)

**Child Orthodontic Treatment** (for children between the ages of 8 and 18)

Covered up to €1,250 per lifetime



#### **Oral Cancer Benefits**

Single lump sum payment after diagnosis of primary oral cancer by a specialist	Covered up to €2,000 per lifetime
To restore oral function following surgical treatment for oral cancer	Covered up to €3,000 per lifetime

#### **Annual Policy Maxima**

Crowns, Inlays, Onlays & Veneers	Covered up to €600 per policy year
Oral Cancer	Covered up to €5,000 per lifetime
Overall policy maximum	Covered up to €2,000 per policy year  Note: excludes the two separate maxima detailed for Crowns, Inlays, Onlays & Veneers and Oral Cancer.



Terms and conditions apply.

This document is intended to give a summary of the benefits available on the LiveWell dental plan and information contained in this document is for informational purposes only. Full detail on what is covered will be available in your Table of Cover and Dental Membership Handbook.

Information correct as of November 2024.